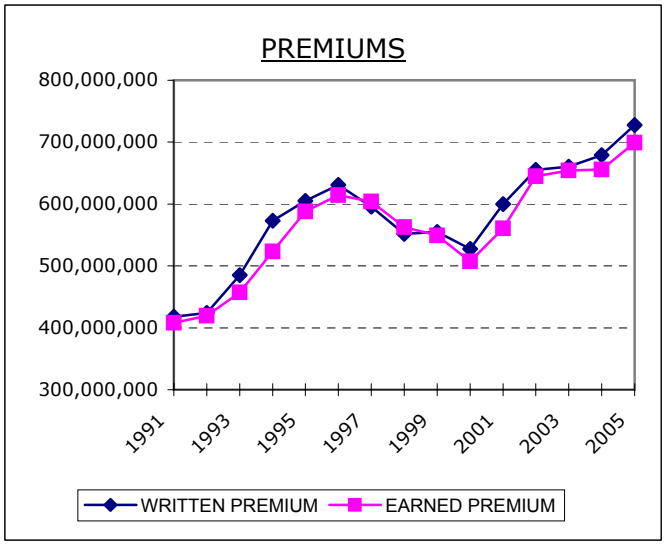
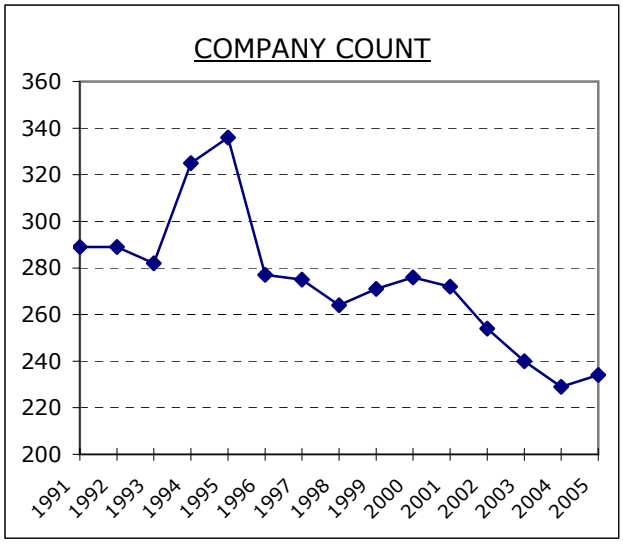
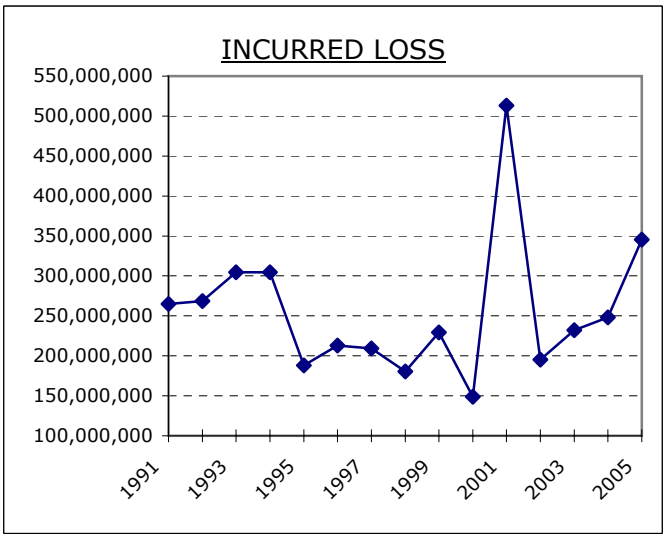
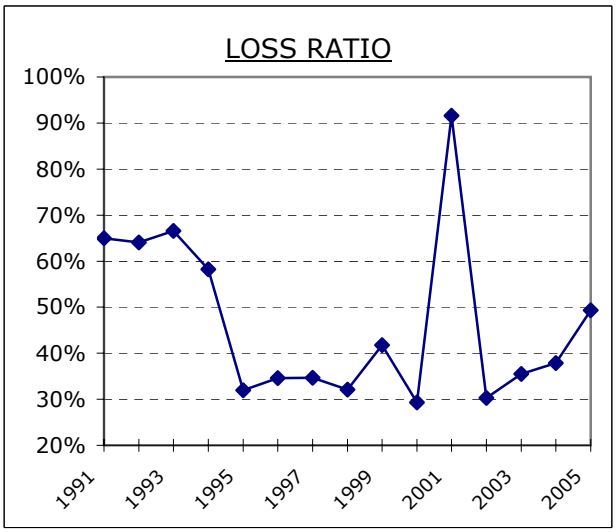
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FIRE [1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	417,976,842		289	407,877,851	265,120,897	65.00%
1992	424,138,763	1.5%	289	419,288,706	268,668,590	64.08%
1993	485,283,617	14.4%	282	457,284,810	304,497,608	66.59%
1994	573,016,142	18.1%	325	523,290,231	304,693,941	58.23%
1995	604,978,996	5.6%	336	588,137,238	188,130,075	31.99%
1996	631,102,736	4.3%	277	614,402,304	212,751,727	34.63%
1997	595,676,281	-5.6%	275	604,120,230	209,316,624	34.65%
1998	551,652,317	-7.4%	264	562,840,242	180,631,085	32.09%
1999	554,991,561	0.6%	271	549,105,020	229,270,829	41.75%
2000	527,434,435	-5.0%	276	507,449,981	148,863,257	29.34%
2001	600,024,242	13.8%	272	560,383,605	513,104,484	91.56%
2002	655,238,652	9.2%	254	644,746,901	195,374,359	30.30%
2003	660,287,913	0.8%	240	654,140,653	232,271,941	35.51%
2004	678,772,686	2.8%	229	655,931,557	248,214,049	37.84%
2005	727,681,516	7.2%	234	699,421,658	345,251,747	49.36%





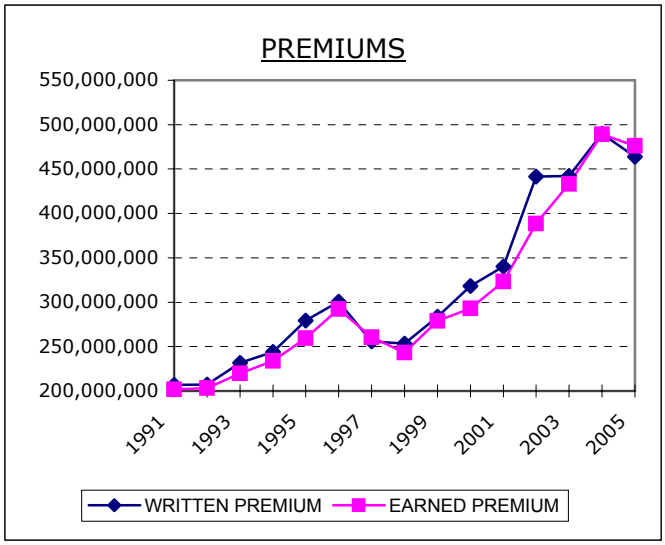


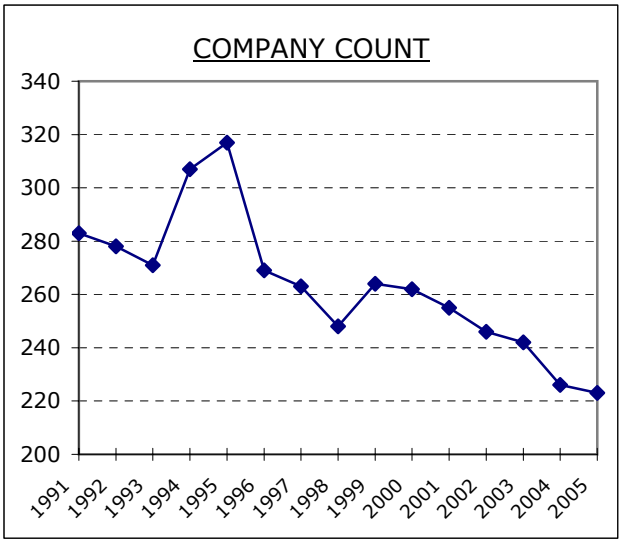


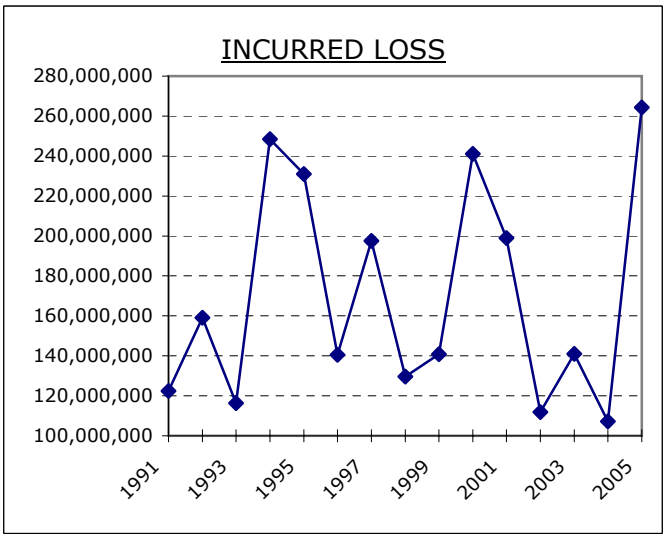
Note: This report includes only companies with written premium greater than zero.

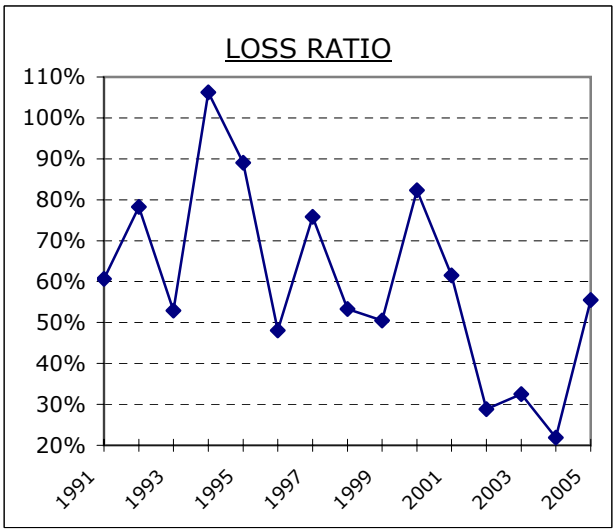
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: ALLIED LINES [2.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	206,758,588		283	201,873,845	122,419,635	60.64%
1992	207,318,929	0.3%	278	203,389,018	159,131,447	78.24%
1993	231,886,906	11.9%	271	219,740,177	116,291,439	52.92%
1994	244,062,246	5.3%	307	233,878,721	248,426,066	106.22%
1995	279,432,307	14.5%	317	259,510,530	231,066,717	89.04%
1996	300,699,850	7.6%	269	292,150,480	140,540,683	48.11%
1997	255,724,950	-15.0%	263	260,649,586	197,606,651	75.81%
1998	253,510,335	-0.9%	248	243,389,191	129,705,761	53.29%
1999	283,523,155	11.8%	264	278,976,886	140,895,489	50.50%
2000	318,243,551	12.2%	262	292,892,875	241,052,885	82.30%
2001	340,067,674	6.9%	255	323,440,772	198,986,814	61.52%
2002	441,608,212	29.9%	246	388,341,917	111,917,792	28.82%
2003	442,228,061	0.1%	242	433,242,991	140,922,280	32.53%
2004	489,928,564	10.8%	226	488,966,987	107,130,878	21.91%
2005	463,683,050	-5.4%	223	476,149,093	264,324,374	55.51%





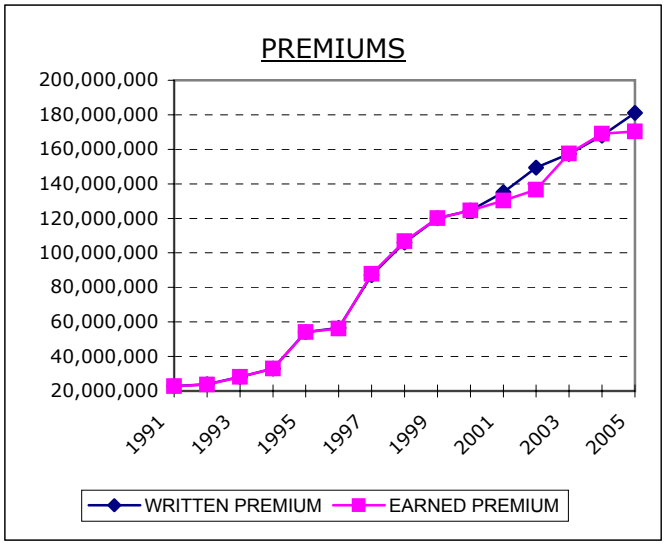


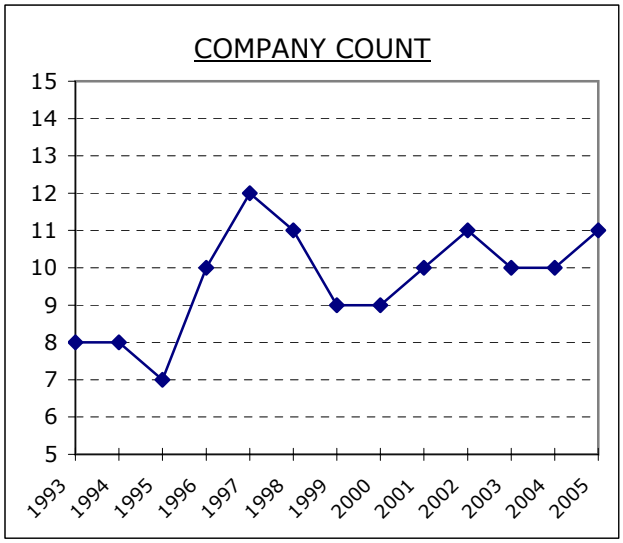


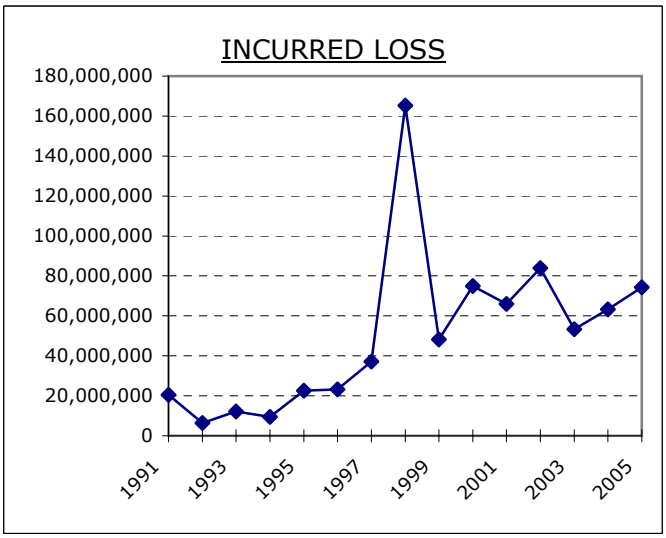
Note: This report includes only companies with written premium greater than zero.

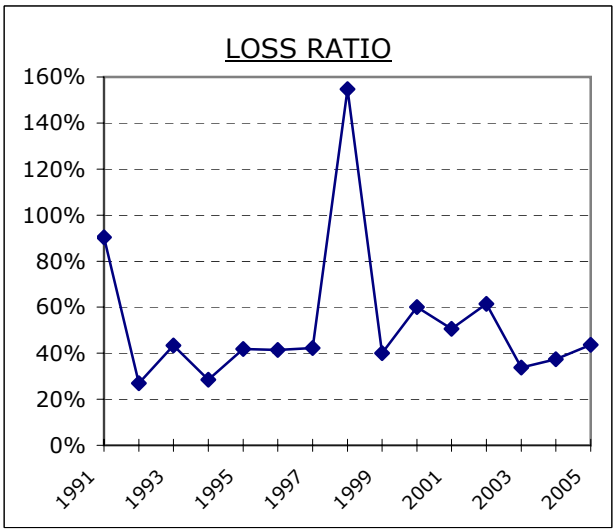
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: MULTIPLE PERIL CROP [2.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	22,697,910		n/a	22,705,879	20,515,002	90.35%
1992	23,825,566	5.0%	n/a	23,783,182	6,414,795	26.97%
1993	28,165,311	18.2%	8	28,142,063	12,213,284	43.40%
1994	33,009,076	17.2%	8	33,013,443	9,417,719	28.53%
1995	54,175,906	64.1%	7	54,056,956	22,587,146	41.78%
1996	56,607,068	4.5%	10	56,148,031	23,253,251	41.41%
1997	87,063,605	53.8%	12	87,779,144	37,145,258	42.32%
1998	106,076,544	21.8%	11	106,816,209	165,312,872	154.76%
1999	120,147,321	13.3%	9	120,094,137	48,152,102	40.10%
2000	124,552,046	3.7%	9	124,605,230	74,885,115	60.10%
2001	135,097,974	8.5%	10	130,366,847	65,925,325	50.57%
2002	149,383,394	10.6%	11	136,532,880	83,867,295	61.43%
2003	157,369,292	5.3%	10	157,627,494	53,271,922	33.80%
2004	167,863,693	6.7%	10	169,121,322	63,321,185	37.44%
2005	181,107,816	7.9%	11	170,419,198	74,357,311	43.63%





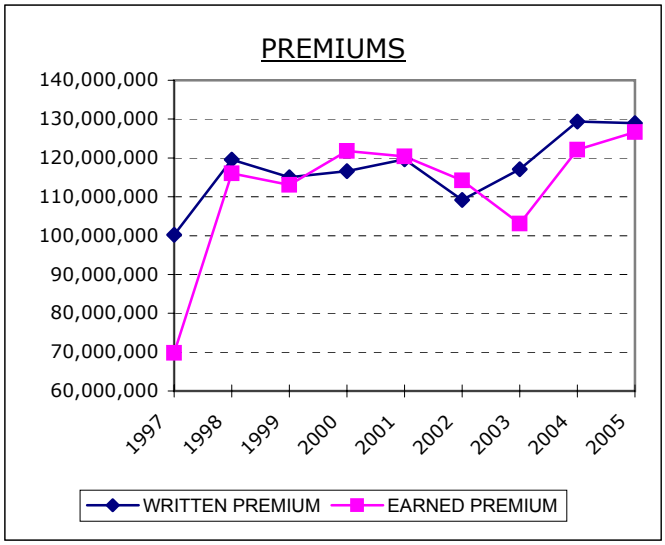


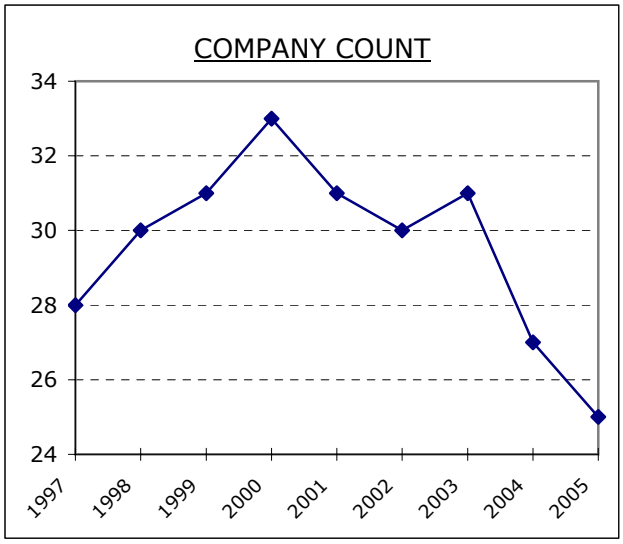


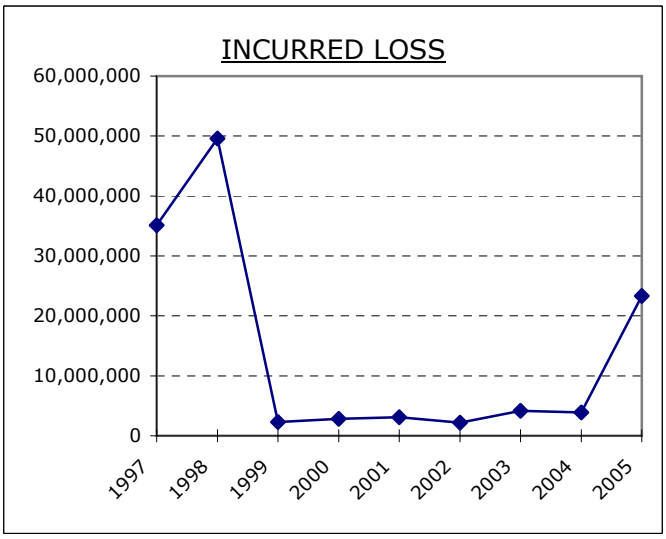
Note: This report includes only companies with written premium greater than zero.

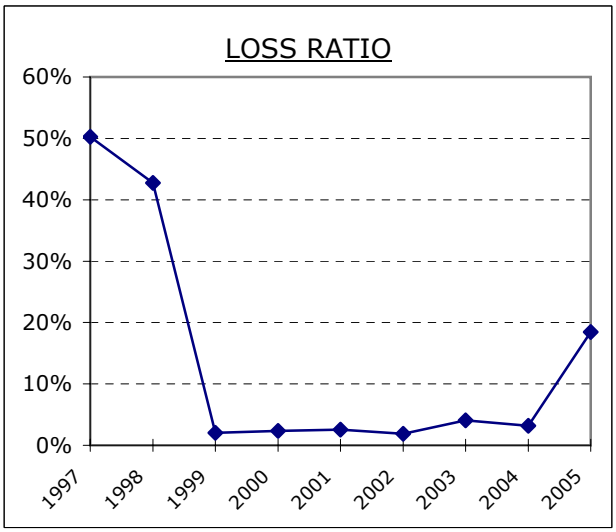
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FEDERAL FLOOD INSURANCE [2.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	n/a	n/a	n/a	n/a	n/a	n/a
1993	n/a	n/a	n/a	n/a	n/a	n/a
1994	n/a	n/a	n/a	n/a	n/a	n/a
1995	n/a	n/a	n/a	n/a	n/a	n/a
1996	n/a	n/a	n/a	n/a	n/a	n/a
1997	100,229,015	n/a	28	69,830,179	35,107,075	50.27%
1998	119,539,377	19.3%	30	115,993,835	49,589,998	42.75%
1999	115,038,190	-3.8%	31	113,041,340	2,310,618	2.04%
2000	116,576,700	1.3%	33	121,832,200	2,829,616	2.32%
2001	119,638,395	2.6%	31	120,413,259	3,094,321	2.57%
2002	109,175,639	-8.7%	30	114,213,125	2,170,159	1.90%
2003	117,073,697	7.2%	31	103,107,416	4,173,292	4.05%
2004	129,403,437	10.5%	27	122,117,004	3,884,452	3.18%
2005	128,920,096	-0.4%	25	126,622,564	23,348,105	18.44%





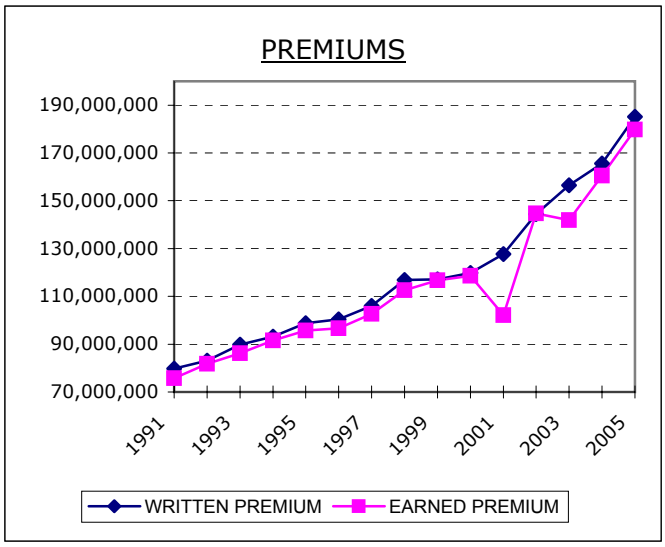


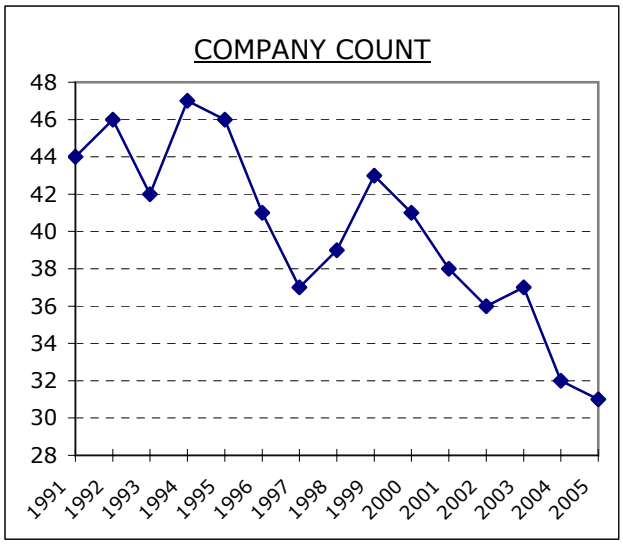


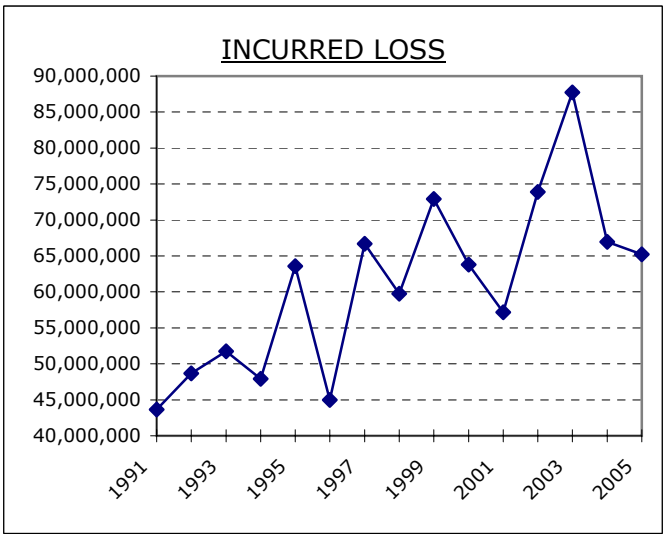
Note: This report includes only companies with written premium greater than zero.

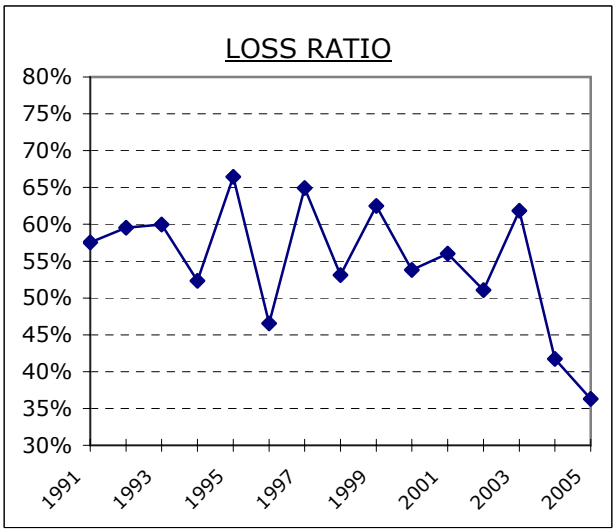
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FARMOWNERS MULTIPLE PERIL [3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	79,732,672		44	75,812,648	43,632,404	57.55%
1992	83,174,327	4.3%	46	81,757,484	48,689,903	59.55%
1993	89,860,318	8.0%	42	86,244,111	51,736,880	59.99%
1994	93,197,184	3.7%	47	91,502,800	47,899,084	52.35%
1995	98,839,057	6.1%	46	95,678,993	63,555,482	66.43%
1996	100,383,541	1.6%	41	96,631,836	44,982,219	46.55%
1997	105,966,774	5.6%	37	102,732,219	66,683,248	64.91%
1998	116,892,992	10.3%	39	112,540,460	59,747,129	53.09%
1999	117,178,020	0.2%	43	116,673,256	72,904,385	62.49%
2000	119,759,532	2.2%	41	118,615,526	63,814,350	53.80%
2001	127,739,163	6.7%	38	102,088,785	57,186,384	56.02%
2002	144,374,124	13.0%	36	144,647,620	73,897,671	51.09%
2003	156,533,386	8.4%	37	141,918,293	87,744,371	61.83%
2004	165,643,632	5.8%	32	160,534,114	66,972,615	41.72%
2005	185,144,419	11.8%	31	179,727,245	65,239,538	36.30%





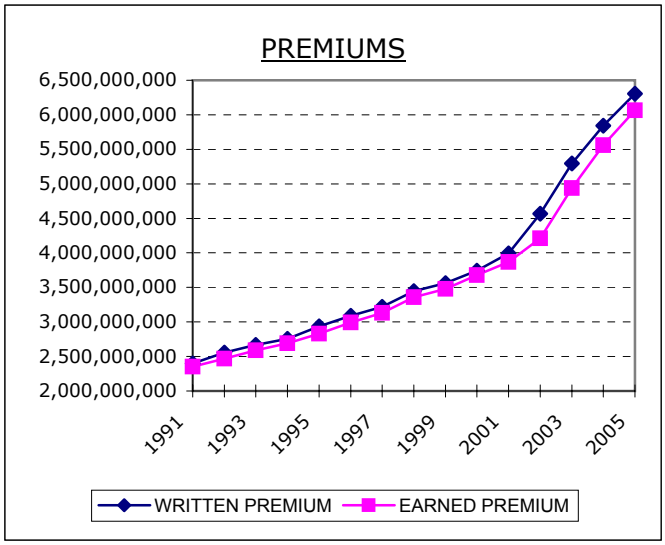


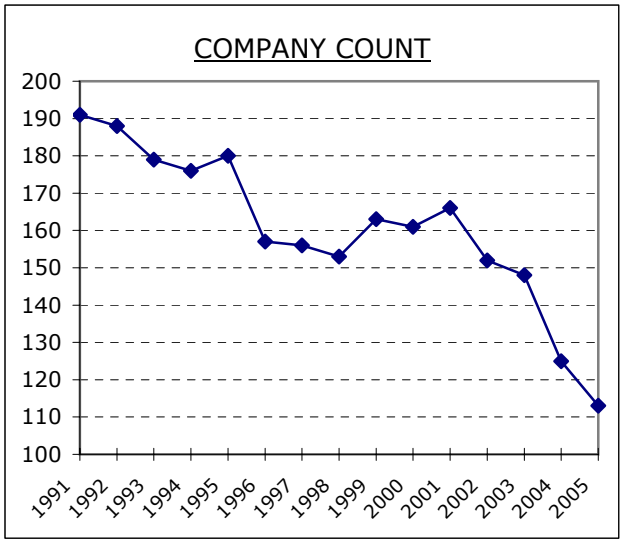


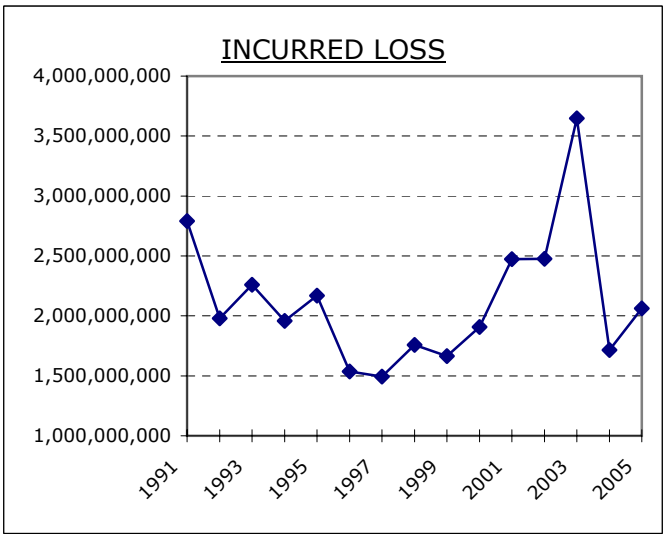
Note: This report includes only companies with written premium greater than zero.

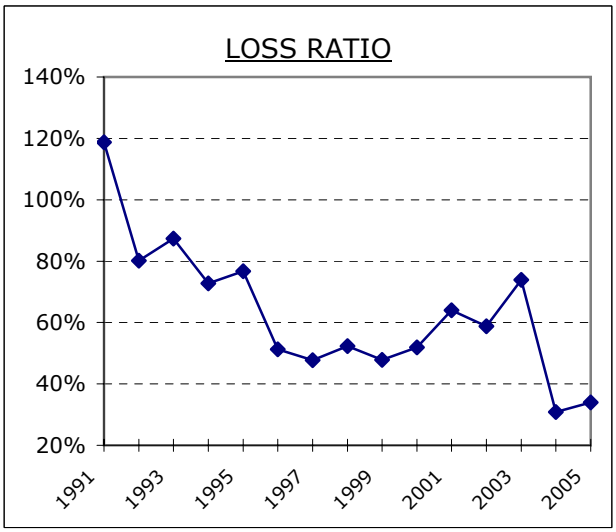
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: HOMEOWNERS MULTIPLE PERIL [4]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	2,398,651,496		191	2,349,924,901	2,791,008,371	118.77%
1992	2,555,745,940	6.5%	188	2,468,835,484	1,980,200,380	80.21%
1993	2,669,536,350	4.5%	179	2,588,229,132	2,260,932,154	87.35%
1994	2,757,073,066	3.3%	176	2,688,902,970	1,957,548,203	72.80%
1995	2,934,990,317	6.5%	180	2,828,528,558	2,170,026,959	76.72%
1996	3,090,172,058	5.3%	157	2,992,922,532	1,536,204,414	51.33%
1997	3,219,673,063	4.2%	156	3,128,673,253	1,493,329,331	47.73%
1998	3,445,849,365	7.0%	153	3,358,899,095	1,758,775,892	52.36%
1999	3,560,100,595	3.3%	163	3,476,827,465	1,663,998,077	47.86%
2000	3,740,477,538	5.1%	161	3,676,266,079	1,908,291,220	51.91%
2001	3,992,960,925	6.8%	166	3,866,932,308	2,474,244,352	63.98%
2002	4,565,626,156	14.3%	152	4,211,592,936	2,476,270,849	58.80%
2003	5,296,194,308	16.0%	148	4,935,892,774	3,647,291,668	73.89%
2004	5,843,429,606	10.3%	125	5,560,574,064	1,715,301,749	30.85%
2005	6,305,176,422	7.9%	113	6,065,178,507	2,063,072,529	34.02%





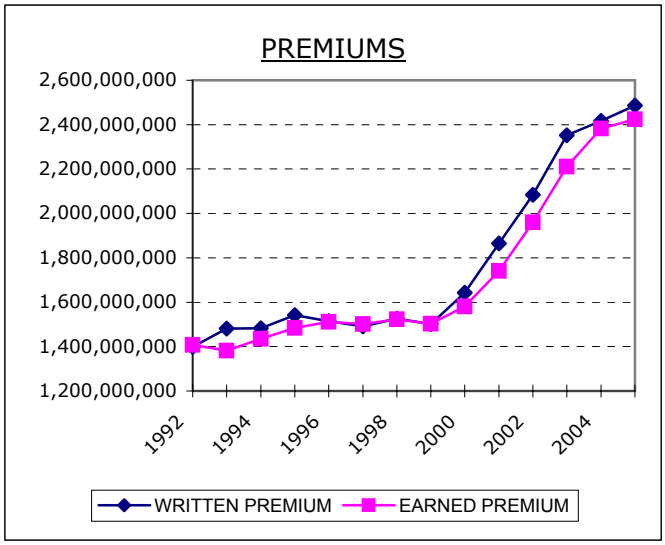


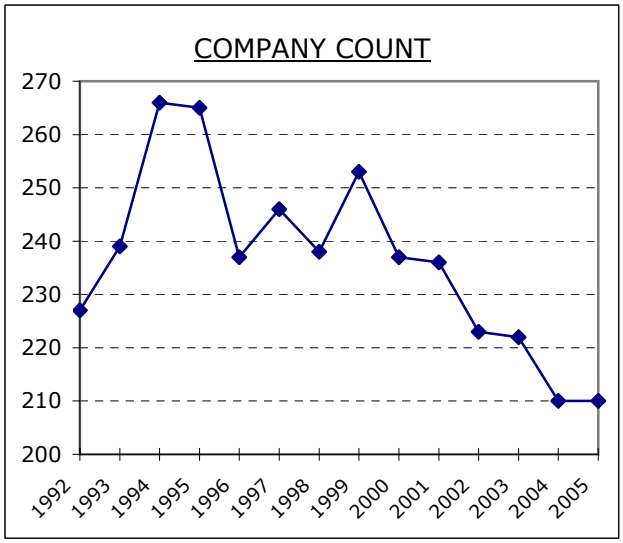


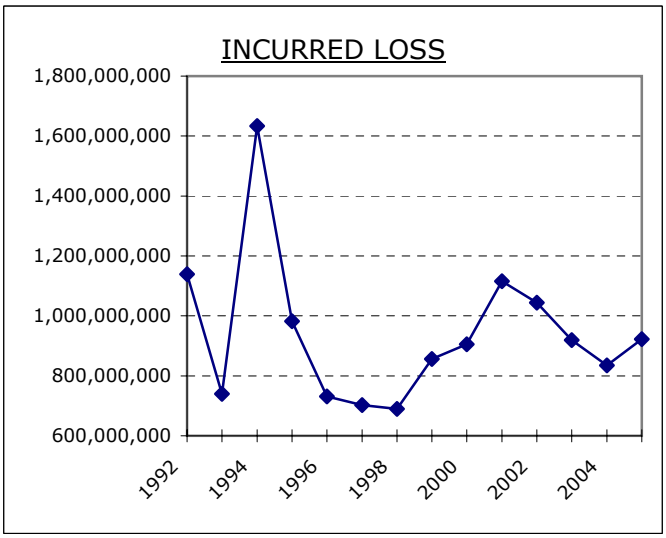
Note: This report includes only companies with written premium greater than zero.

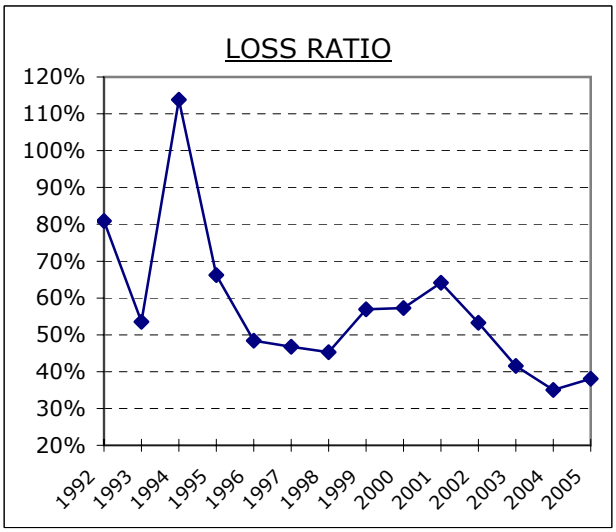
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: CMP: NON-LIABILITY [5.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	1,399,097,093	n/a	227	1,407,038,547	1,138,898,185	80.94%
1993	1,481,852,301	5.9%	239	1,381,789,906	739,744,249	53.54%
1994	1,482,359,574	0.0%	266	1,434,557,028	1,633,266,837	113.85%
1995	1,542,041,115	4.0%	265	1,483,341,913	981,769,303	66.19%
1996	1,513,950,958	-1.8%	237	1,512,051,666	731,645,613	48.39%
1997	1,491,709,195	-1.5%	246	1,501,416,861	702,229,038	46.77%
1998	1,525,990,501	2.3%	238	1,522,491,355	689,704,986	45.30%
1999	1,501,928,803	-1.6%	253	1,502,555,441	855,791,253	56.96%
2000	1,642,391,259	9.4%	237	1,581,084,401	905,739,816	57.29%
2001	1,865,332,299	13.6%	236	1,740,035,898	1,115,276,405	64.10%
2002	2,083,146,832	11.7%	223	1,959,251,912	1,043,827,539	53.28%
2003	2,351,976,240	12.9%	222	2,211,149,180	919,261,420	41.57%
2004	2,417,183,359	2.8%	210	2,382,358,833	835,026,877	35.05%
2005	2,486,232,181	2.9%	210	2,424,227,211	921,989,603	38.03%





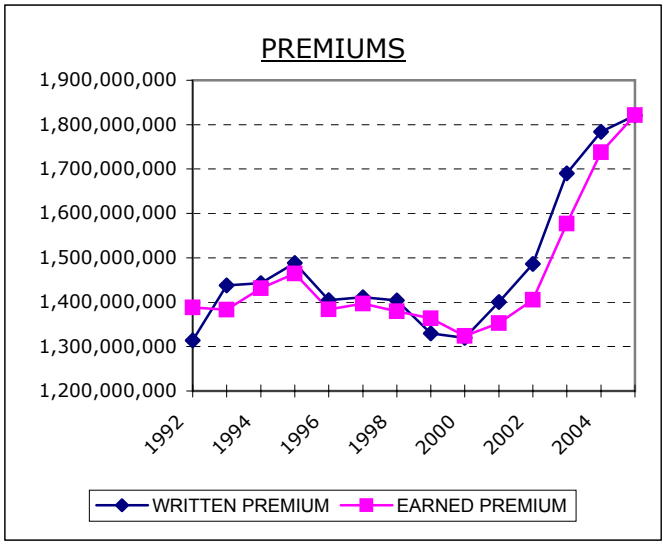


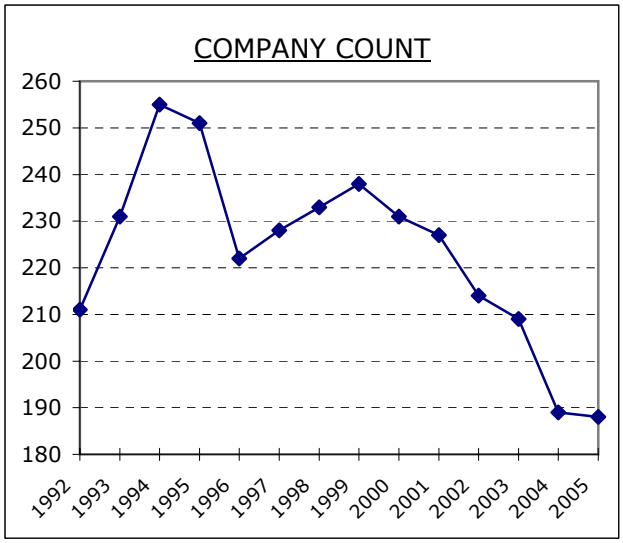


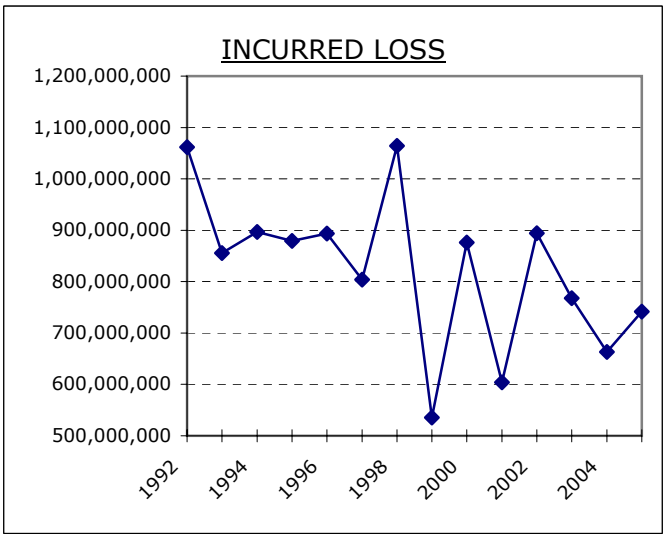
Note: This report includes only companies with written premium greater than zero.

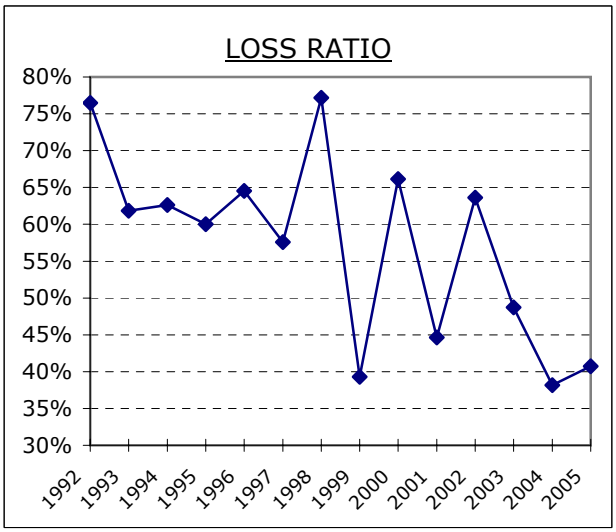
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: CMP: LIABILITY [5.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	1,313,606,574	n/a	211	1,388,274,854	1,061,653,231	76.47%
1993	1,437,969,751	9.5%	231	1,383,075,569	855,504,387	61.86%
1994	1,443,221,955	0.4%	255	1,431,737,884	896,469,381	62.61%
1995	1,488,358,847	3.1%	251	1,464,619,109	878,972,413	60.01%
1996	1,404,607,591	-5.6%	222	1,383,848,064	893,306,720	64.55%
1997	1,411,486,248	0.5%	228	1,396,531,928	804,055,496	57.58%
1998	1,403,985,856	-0.5%	233	1,379,247,307	1,064,294,272	77.16%
1999	1,329,410,174	-5.3%	238	1,363,525,179	535,765,699	39.29%
2000	1,319,704,258	-0.7%	231	1,323,986,601	875,934,466	66.16%
2001	1,400,325,178	6.1%	227	1,352,685,965	603,923,747	44.65%
2002	1,486,184,218	6.1%	214	1,405,649,329	894,095,436	63.61%
2003	1,690,220,948	13.7%	209	1,576,812,920	767,939,185	48.70%
2004	1,784,084,348	5.6%	189	1,737,716,235	663,128,568	38.16%
2005	1,820,364,393	2.0%	188	1,821,415,546	741,900,635	40.73%





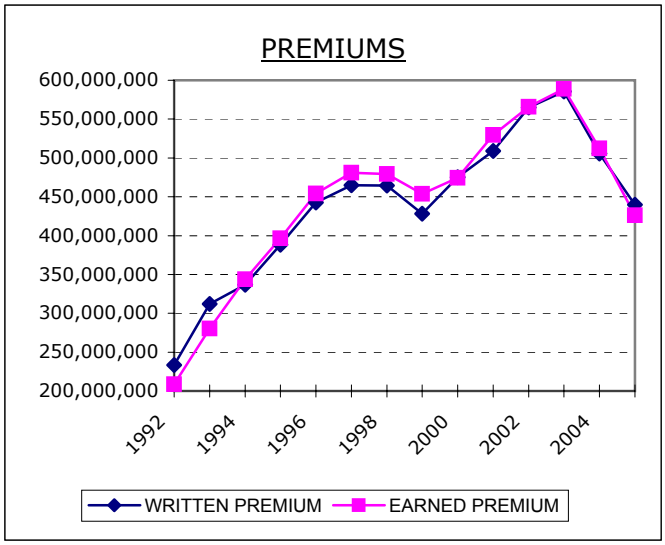


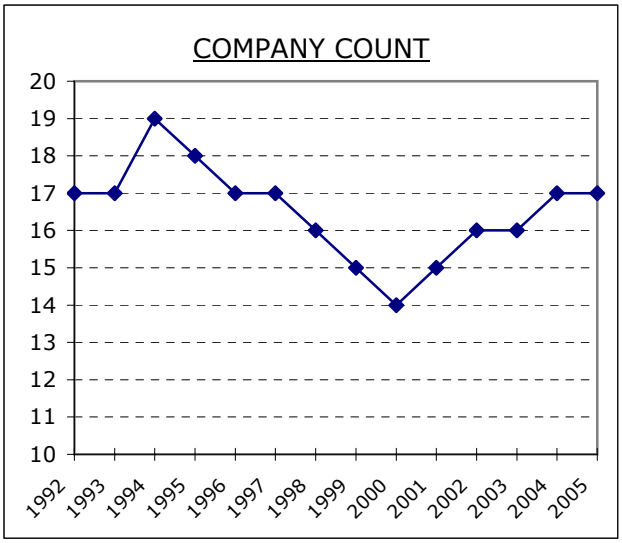


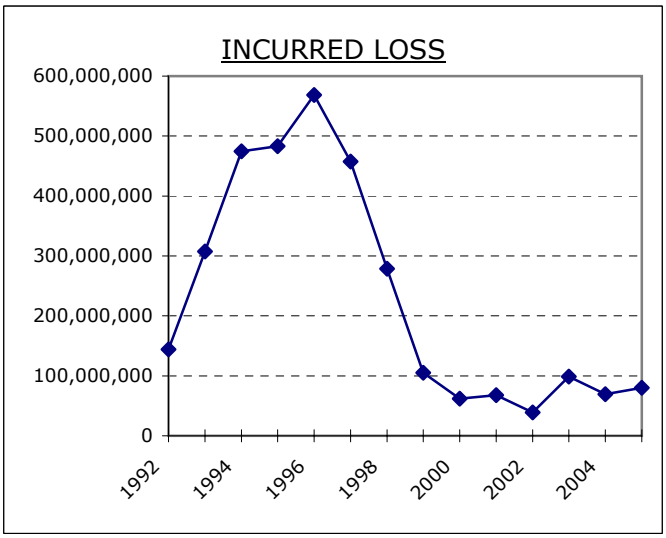
Note: This report includes only companies with written premium greater than zero.

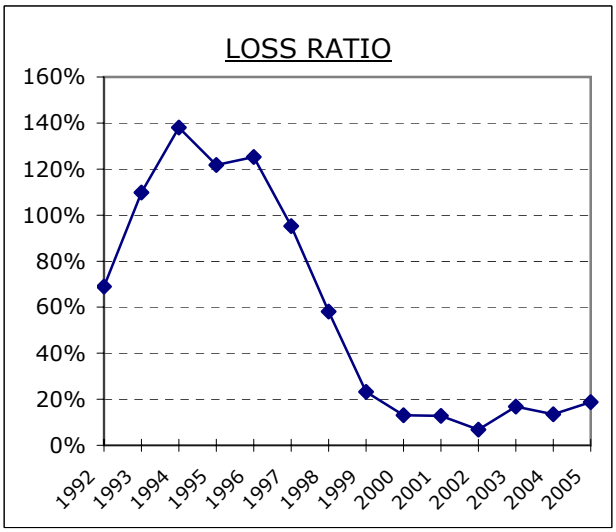
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: MORTGAGE GUARANTY [6]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	n/a		n/a	n/a	n/a	n/a
1992	233,252,217	n/a	17	208,832,395	143,930,249	68.92%
1993	311,846,920	33.7%	17	280,149,626	307,459,725	109.75%
1994	336,721,239	8.0%	19	343,761,310	474,564,298	138.05%
1995	388,403,825	15.3%	18	396,683,081	482,995,148	121.76%
1996	442,630,852	14.0%	17	454,105,971	568,603,621	125.21%
1997	465,010,864	5.1%	17	480,931,641	457,665,826	95.16%
1998	464,291,304	-0.2%	16	479,248,102	278,696,154	58.15%
1999	428,247,914	-7.8%	15	453,570,199	104,980,109	23.15%
2000	475,241,558	11.0%	14	474,363,857	62,152,299	13.10%
2001	508,808,025	7.1%	15	529,721,454	67,824,633	12.80%
2002	564,793,942	11.0%	16	565,808,545	38,747,767	6.85%
2003	585,425,919	3.7%	16	588,849,773	98,679,819	16.76%
2004	505,750,484	-13.6%	17	512,372,329	69,405,813	13.55%
2005	439,788,935	-13.0%	17	425,957,198	80,082,220	18.80%





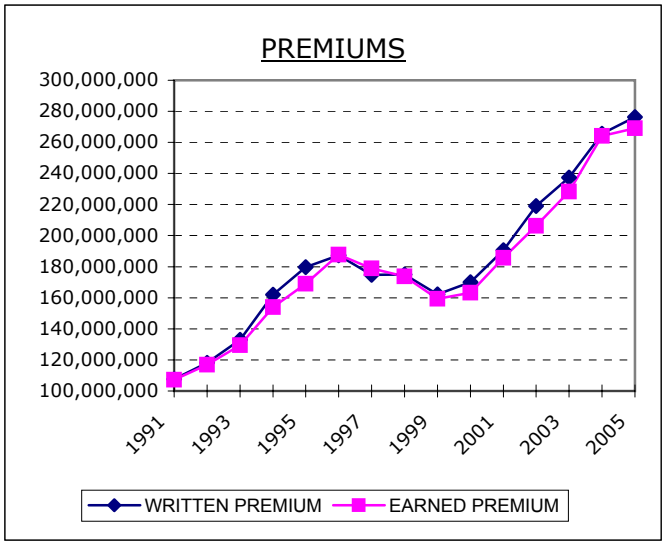


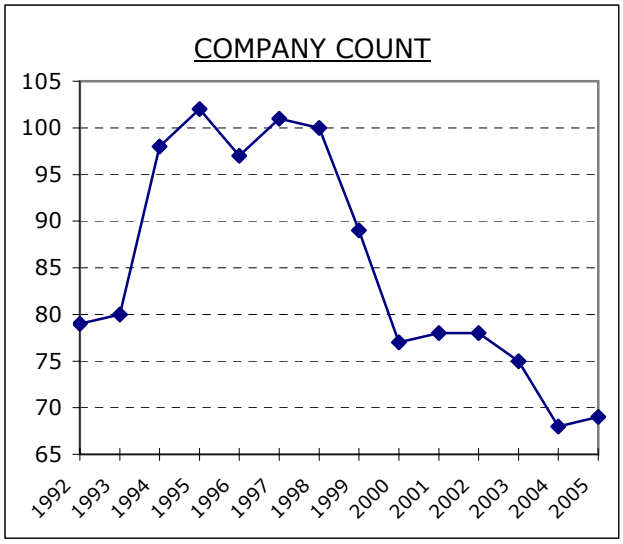


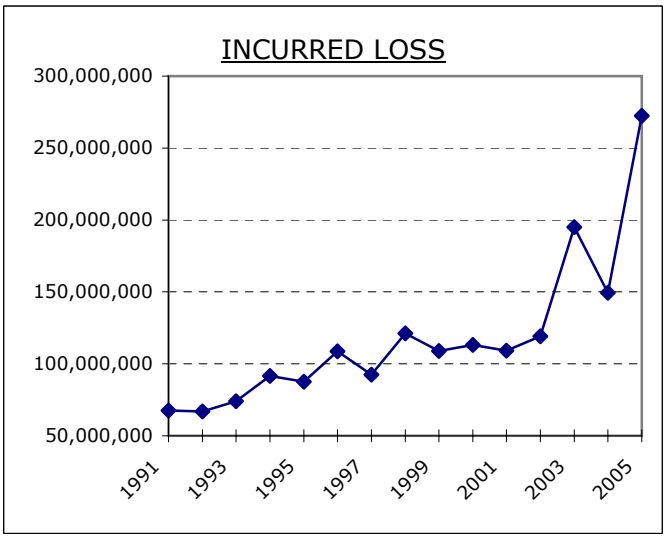
Note: This report includes only companies with written premium greater than zero.

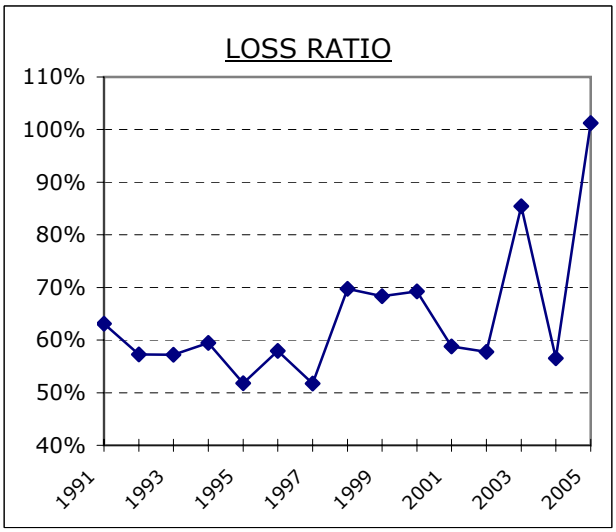
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: OCEAN MARINE [8]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	107,722,953		n/a	107,190,994	67,643,790	63.11%
1992	118,089,522	9.6%	79	116,848,811	66,897,967	57.25%
1993	133,055,429	12.7%	80	129,500,304	74,079,559	57.20%
1994	162,075,019	21.8%	98	154,028,532	91,622,703	59.48%
1995	179,628,137	10.8%	102	168,913,870	87,480,183	51.79%
1996	187,230,090	4.2%	97	187,790,529	108,817,853	57.95%
1997	174,807,298	-6.6%	101	178,915,048	92,582,355	51.75%
1998	175,044,722	0.1%	100	173,797,357	121,190,406	69.73%
1999	162,158,038	-7.4%	89	159,321,520	108,870,966	68.33%
2000	169,957,549	4.8%	77	163,240,803	113,058,550	69.26%
2001	190,554,387	12.1%	78	185,692,823	109,212,125	58.81%
2002	218,989,754	14.9%	78	206,305,719	119,103,371	57.73%
2003	237,436,343	8.4%	75	228,414,107	195,096,574	85.41%
2004	265,657,215	11.9%	68	264,202,583	149,417,414	56.55%
2005	276,327,638	4.0%	69	269,118,823	272,493,618	101.25%





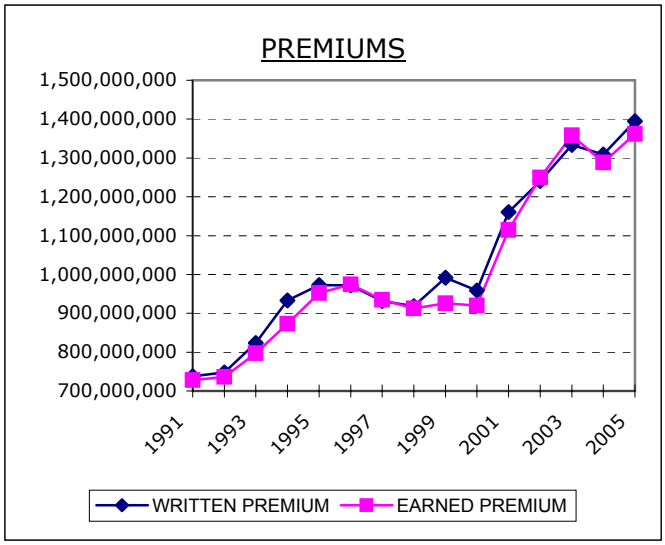


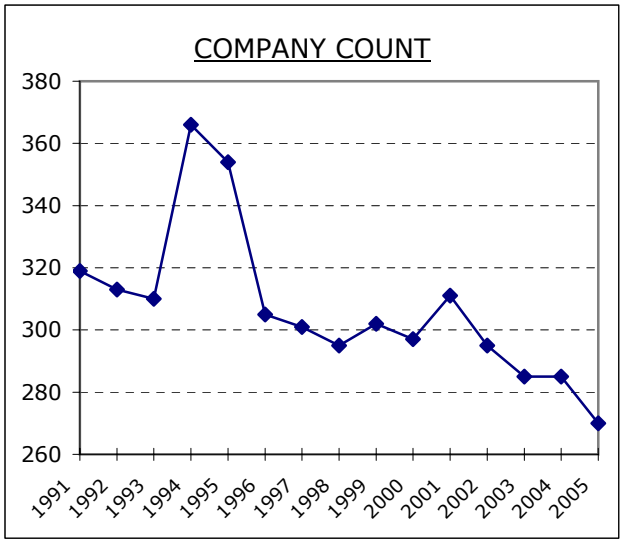


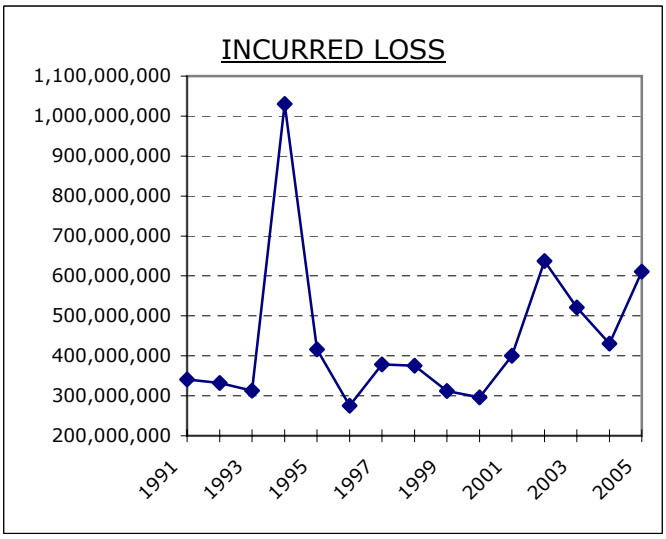
Note: This report includes only companies with written premium greater than zero.

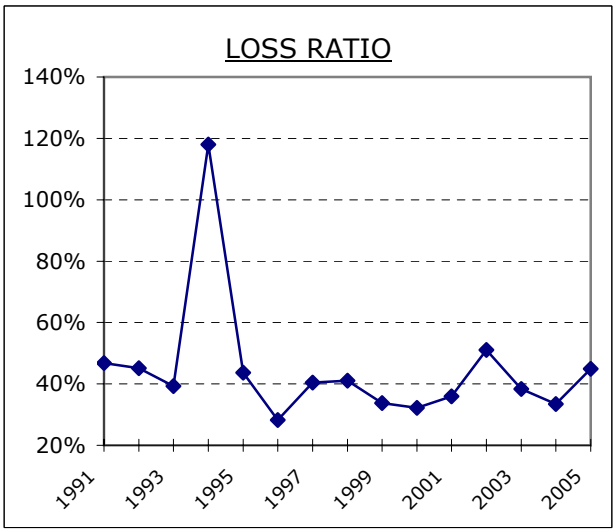
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: INLAND MARINE [9]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	737,528,056		319	728,222,452	341,109,293	46.84%
1992	747,797,258	1.4%	313	736,010,644	332,370,676	45.16%
1993	823,191,818	10.1%	310	797,317,855	313,007,815	39.26%
1994	933,492,565	13.4%	366	872,944,053	1,030,160,078	118.01%
1995	972,834,100	4.2%	354	952,245,137	416,158,095	43.70%
1996	971,937,118	-0.1%	305	974,007,391	275,004,488	28.23%
1997	931,329,300	-4.2%	301	934,722,202	378,403,007	40.48%
1998	918,155,556	-1.4%	295	912,889,719	375,055,380	41.08%
1999	992,067,178	8.1%	302	925,887,468	312,175,631	33.72%
2000	958,935,926	-3.3%	297	920,062,875	295,771,307	32.15%
2001	1,160,180,496	21.0%	311	1,114,463,502	400,492,510	35.94%
2002	1,240,125,336	6.9%	295	1,249,328,386	637,496,130	51.03%
2003	1,333,179,167	7.5%	285	1,358,194,835	521,254,862	38.38%
2004	1,309,070,663	-1.8%	285	1,288,085,426	430,609,968	33.43%
2005	1,394,632,693	6.5%	270	1,361,188,089	610,843,609	44.88%









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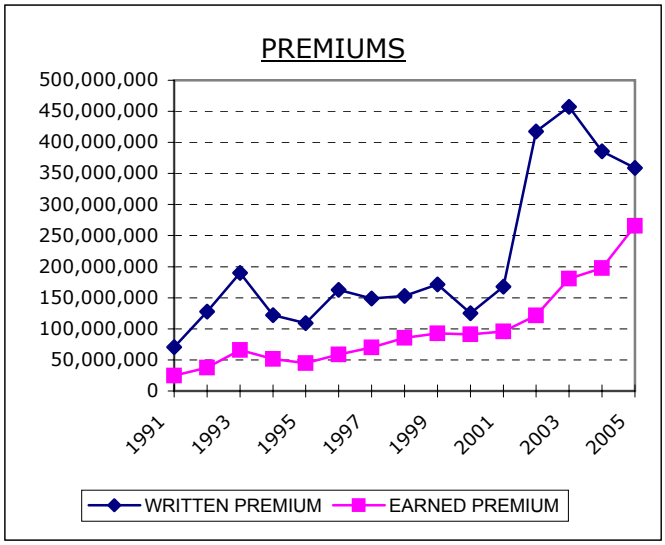
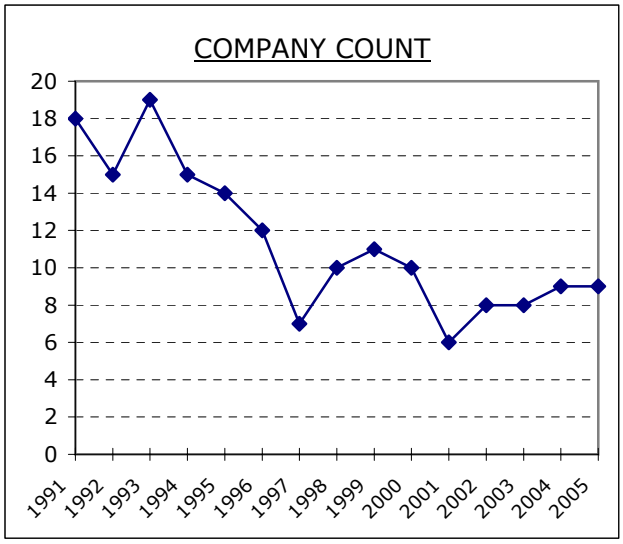
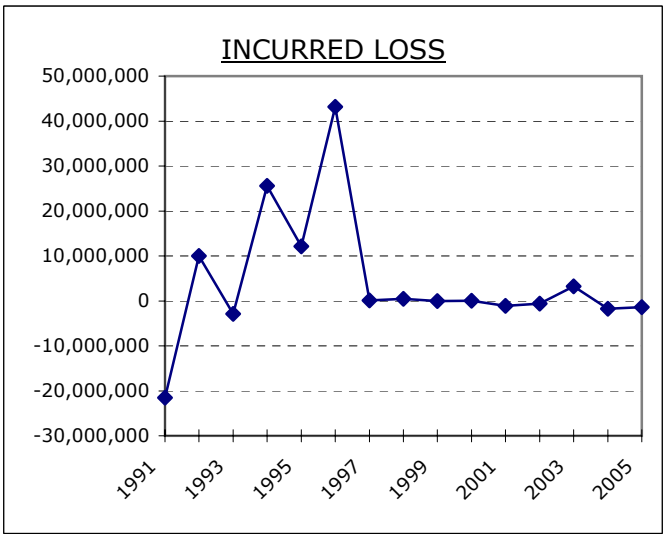
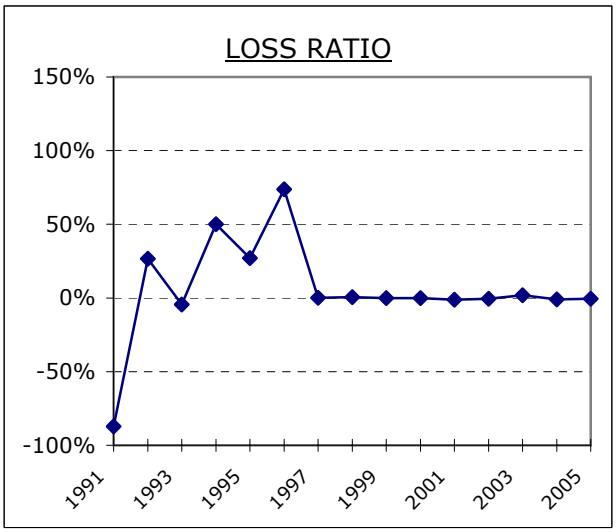
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FINANCIAL GUARANTY [10]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	70,699,864		18	24,648,562	-21,514,597	-87.29%
1992	127,560,570	80.4%	15	37,647,506	10,028,668	26.64%
1993	190,022,534	49.0%	19	65,998,420	-2,871,711	-4.35%
1994	121,982,832	-35.8%	15	51,236,348	25,615,945	50.00%
1995	108,998,001	-10.6%	14	44,775,685	12,119,985	27.07%
1996	162,559,833	49.1%	12	58,622,741	43,182,665	73.66%
1997	148,562,473	-8.6%	7	69,909,730	77,091	0.11%
1998	152,810,379	2.9%	10	85,705,501	449,645	0.52%
1999	171,370,754	12.1%	11	92,540,873	-51,750	-0.06%
2000	125,216,135	-26.9%	10	91,057,413	1,169	0.00%
2001	168,118,672	34.3%	6	95,857,037	-1,135,643	-1.18%
2002	417,535,767	148.4%	8	121,660,455	-582,103	-0.48%
2003	457,234,715	9.5%	8	180,776,297	3,232,914	1.79%
2004	385,466,933	-15.7%	9	197,599,940	-1,724,442	-0.87%
2005	358,696,841	-6.9%	9	265,849,089	-1,405,016	-0.53%





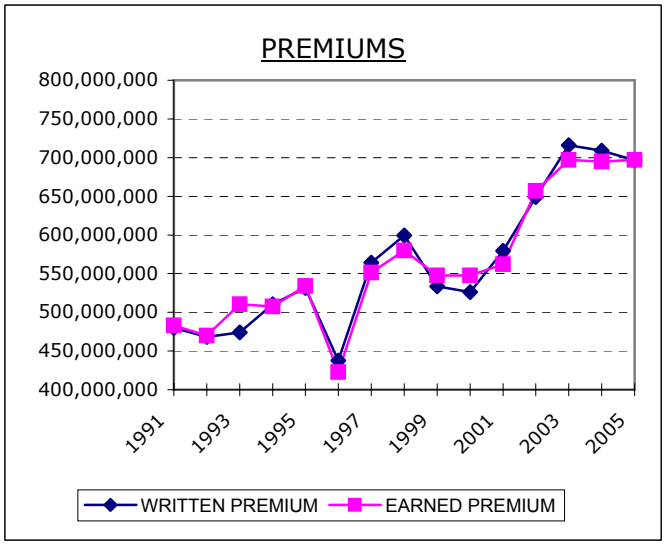


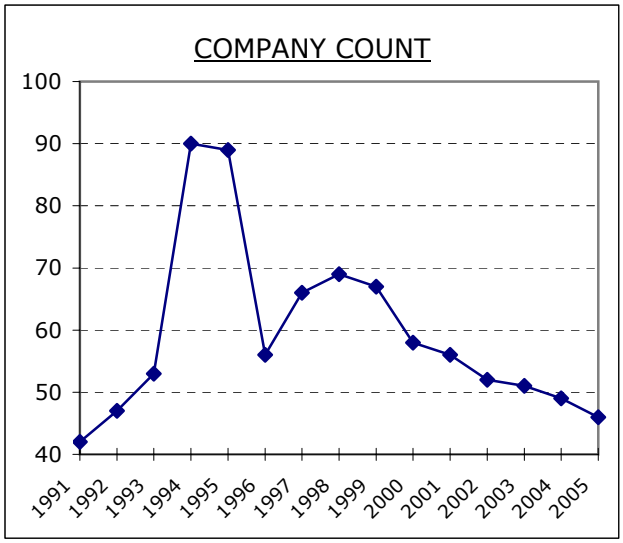


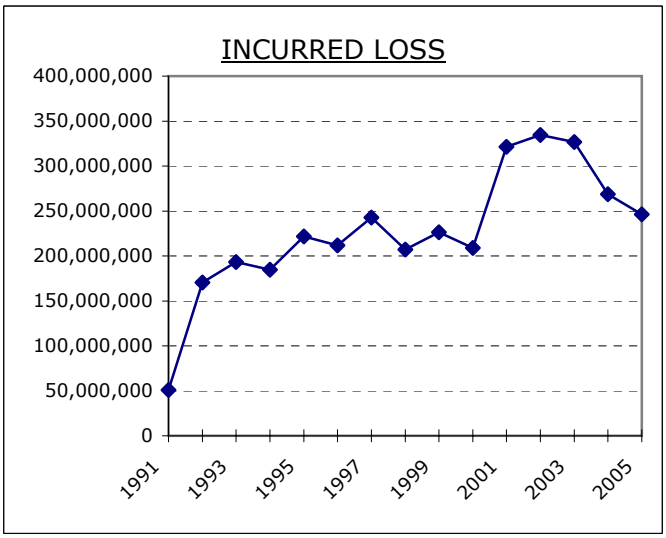
Note: This report includes only companies with written premium greater than zero.

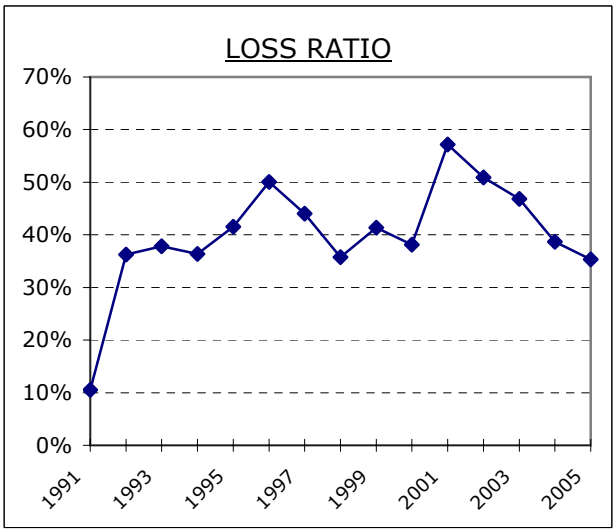
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: MEDICAL MALPRACTICE [11]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	479,663,284		42	483,083,221	50,777,603	10.51%
1992	468,231,310	-2.4%	47	469,861,987	170,424,895	36.27%
1993	474,101,262	1.3%	53	510,339,210	193,177,205	37.85%
1994	510,239,908	7.6%	90	507,567,628	184,672,843	36.38%
1995	531,375,570	4.1%	89	533,929,446	221,664,167	41.52%
1996	437,474,242	-17.7%	56	422,718,481	211,688,829	50.08%
1997	564,351,627	29.0%	66	551,318,918	242,817,287	44.04%
1998	599,260,197	6.2%	69	579,762,444	207,169,202	35.73%
1999	533,411,144	-11.0%	67	547,677,842	226,422,741	41.34%
2000	526,016,546	-1.4%	58	547,757,297	208,893,535	38.14%
2001	579,626,699	10.2%	56	562,199,882	321,427,533	57.17%
2002	649,019,958	12.0%	52	657,029,612	334,545,327	50.92%
2003	716,109,806	10.3%	51	697,072,664	326,628,942	46.86%
2004	708,973,375	-1.0%	49	694,789,507	268,810,711	38.69%
2005	696,532,534	-1.8%	46	697,186,167	246,400,108	35.34%





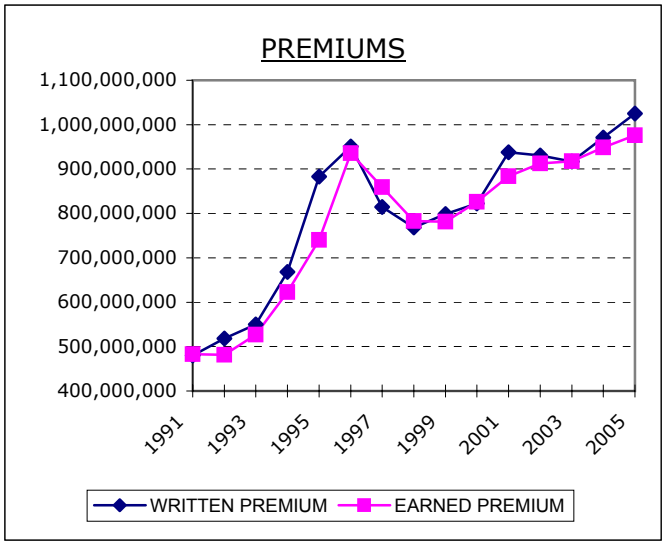


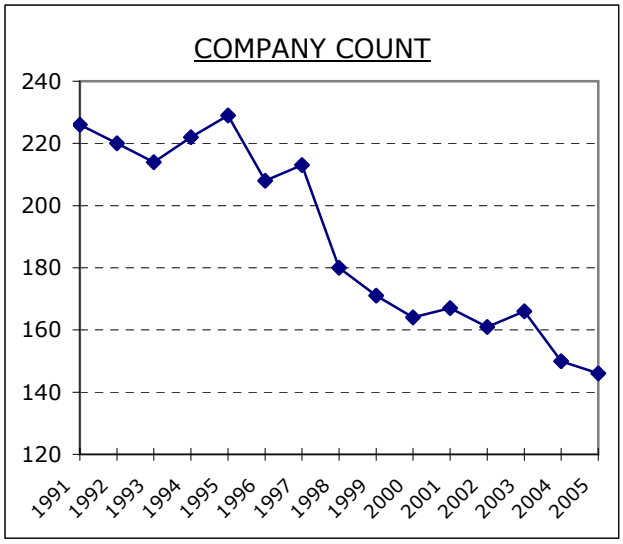


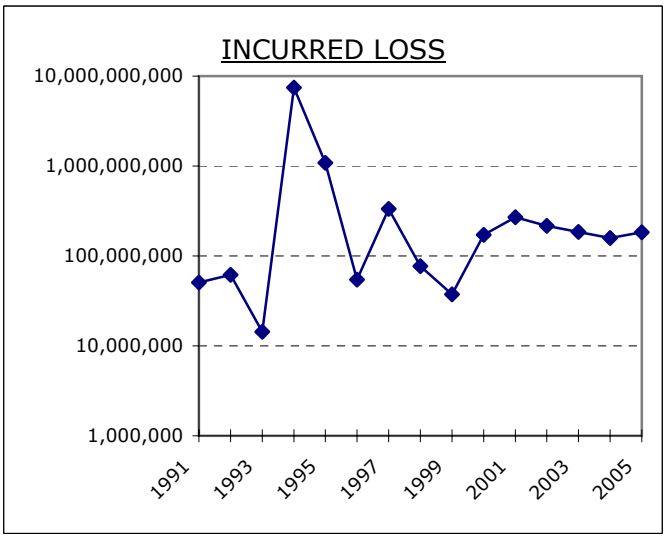
Note: This report includes only companies with written premium greater than zero.

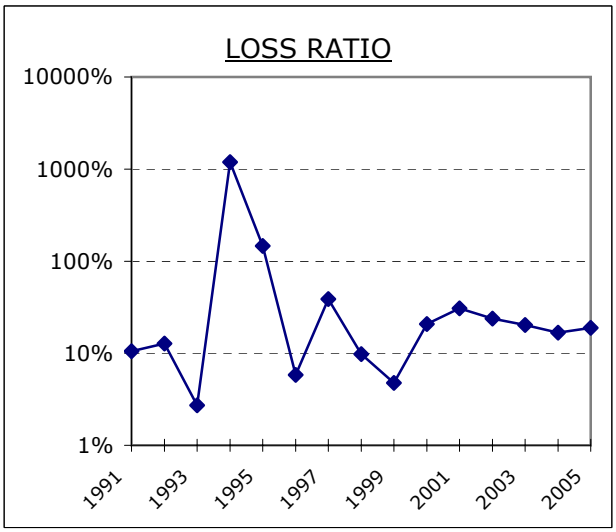
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: EARTHQUAKE [12]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	479,663,284		226	483,083,221	50,777,603	10.51%
1992	518,571,831	8.1%	220	481,401,801	61,514,432	12.78%
1993	549,712,468	6.0%	214	526,538,095	14,327,587	2.72%
1994	668,045,939	21.5%	222	622,870,915	7,424,935,087	1192.05%
1995	882,989,220	32.2%	229	740,270,005	1,082,188,518	146.19%
1996	950,812,762	7.7%	208	935,686,727	54,461,174	5.82%
1997	814,412,866	-14.3%	213	859,299,731	333,734,451	38.84%
1998	768,439,425	-5.6%	180	782,596,613	76,629,132	9.79%
1999	798,377,077	3.9%	171	781,016,231	37,321,548	4.78%
2000	822,151,419	3.0%	164	826,194,330	171,261,981	20.73%
2001	937,640,473	14.0%	167	883,638,806	270,521,983	30.61%
2002	930,528,526	-0.8%	161	912,234,065	216,667,259	23.75%
2003	916,863,965	-1.5%	166	917,805,658	185,391,016	20.20%
2004	970,826,379	5.9%	150	948,342,277	158,237,403	16.69%
2005	1,024,822,221	5.6%	146	976,098,590	183,859,230	18.84%





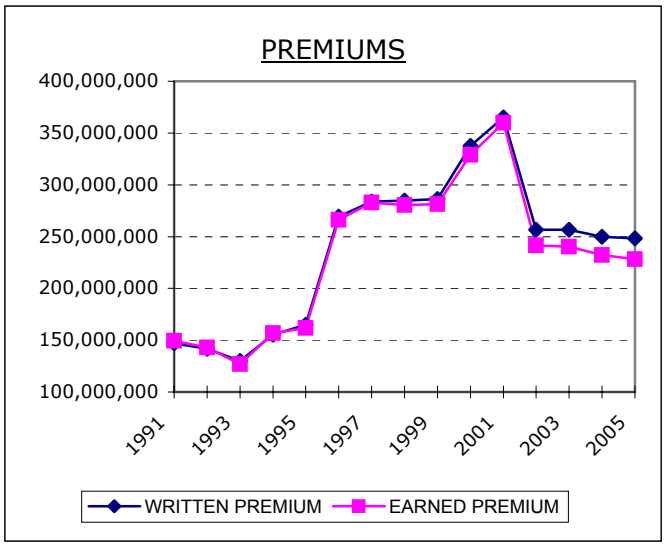


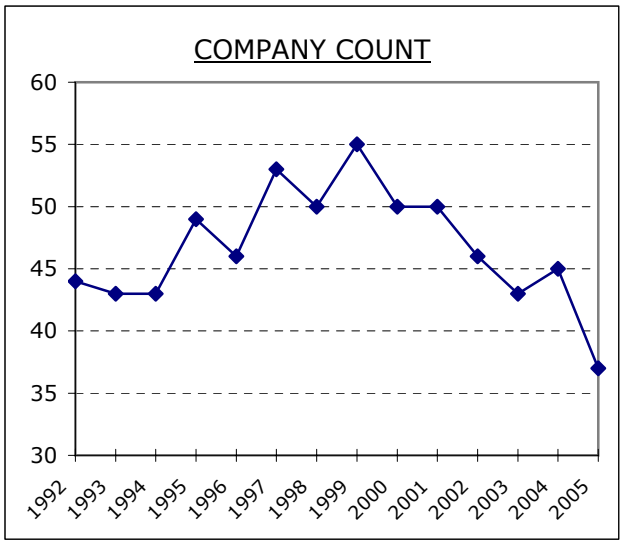


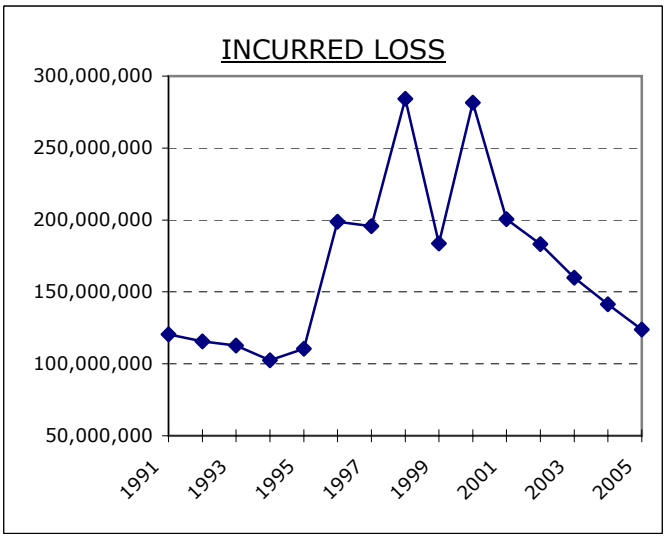
Note: This report includes only companies with written premium greater than zero.

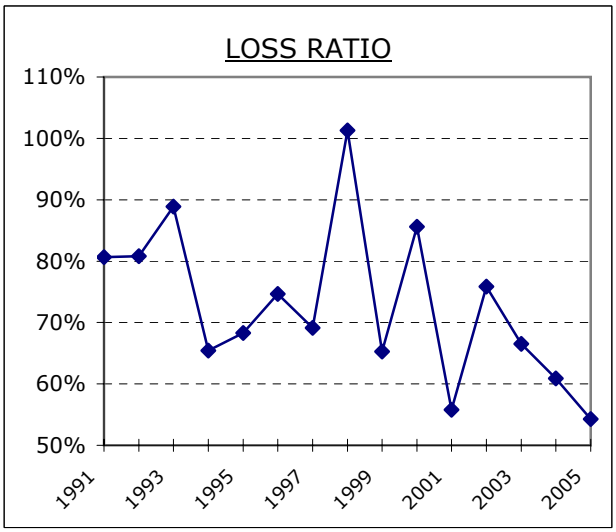
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: GROUP A & H [13]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	147,063,066		n/a	149,462,880	120,529,075	80.64%
1992	141,629,292	-3.7%	44	142,992,670	115,557,138	80.81%
1993	130,053,417	-8.2%	43	126,871,321	112,803,878	88.91%
1994	155,449,902	19.5%	43	156,744,826	102,553,855	65.43%
1995	164,830,794	6.0%	49	161,680,743	110,419,156	68.29%
1996	269,305,312	63.4%	46	266,179,972	198,728,166	74.66%
1997	283,913,175	5.4%	53	283,009,780	195,698,189	69.15%
1998	284,803,004	0.3%	50	280,457,032	284,129,235	101.31%
1999	286,422,335	0.6%	55	281,316,072	183,582,650	65.26%
2000	337,608,875	17.9%	50	328,873,475	281,526,254	85.60%
2001	365,138,430	8.2%	50	359,759,715	200,636,948	55.77%
2002	256,634,021	-29.7%	46	241,497,933	183,173,380	75.85%
2003	256,522,837	0.0%	43	240,377,854	159,934,886	66.53%
2004	249,786,596	-2.6%	45	232,176,026	141,357,928	60.88%
2005	248,371,899	-0.6%	37	228,157,154	123,865,216	54.29%





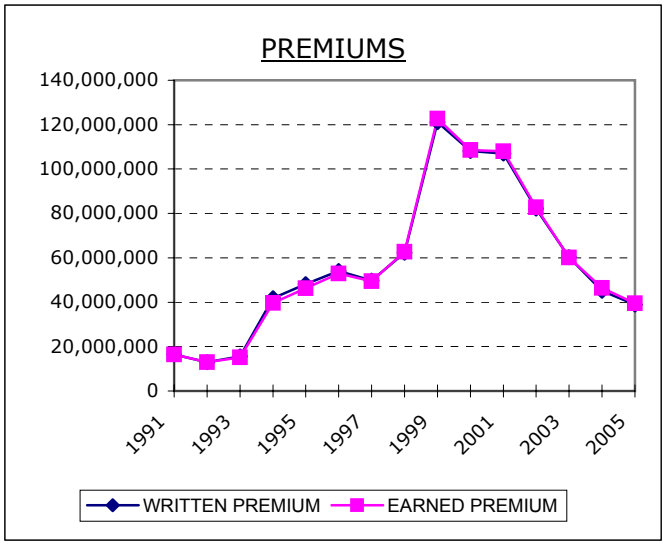


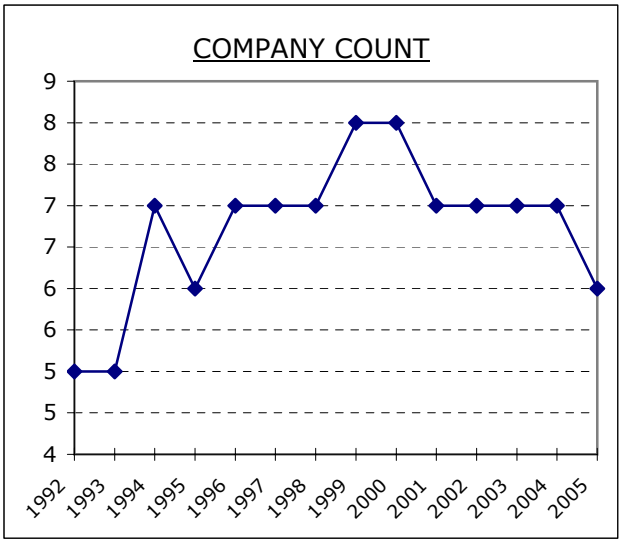


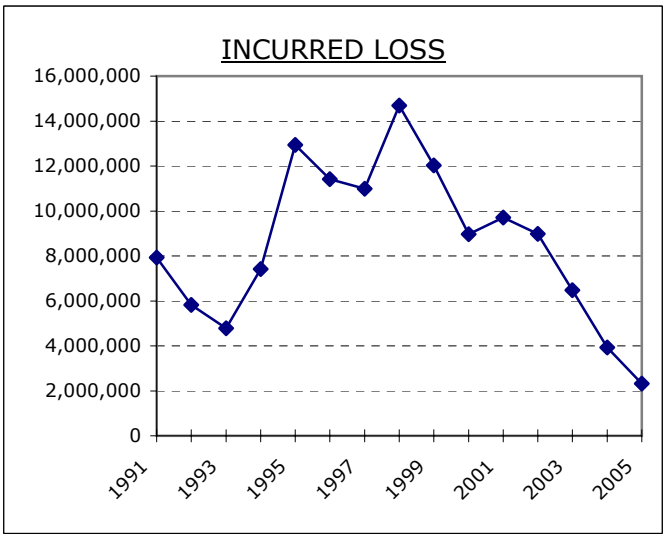
Note: This report includes only companies with written premium greater than zero.

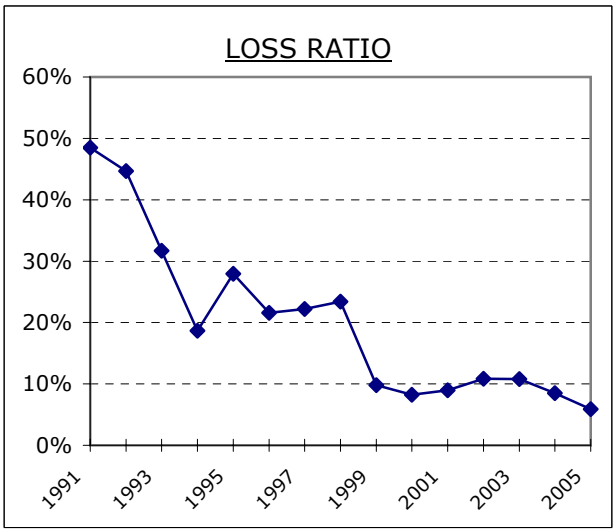
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: CREDIT A & H [14]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	16,375,025		n/a	16,373,281	7,935,654	48.47%
1992	13,047,681	-20.3%	5	13,032,103	5,823,203	44.68%
1993	15,573,094	19.4%	5	15,106,765	4,785,155	31.68%
1994	41,744,699	168.1%	7	39,701,796	7,412,847	18.67%
1995	48,184,720	15.4%	6	46,281,996	12,939,672	27.96%
1996	54,134,814	12.3%	7	52,950,054	11,415,748	21.56%
1997	49,749,691	-8.1%	7	49,483,117	10,995,780	22.22%
1998	62,214,254	25.1%	7	62,752,449	14,693,473	23.41%
1999	121,081,906	94.6%	8	122,687,350	12,032,631	9.81%
2000	108,172,992	-10.7%	8	108,598,177	8,965,428	8.26%
2001	107,007,851	-1.1%	7	108,030,785	9,713,322	8.99%
2002	82,236,726	-23.1%	7	82,821,357	8,985,713	10.85%
2003	60,305,353	-26.7%	7	60,160,340	6,477,257	10.77%
2004	45,111,417	-25.2%	7	46,362,619	3,931,059	8.48%
2005	38,883,970	-13.8%	6	39,480,884	2,325,250	5.89%





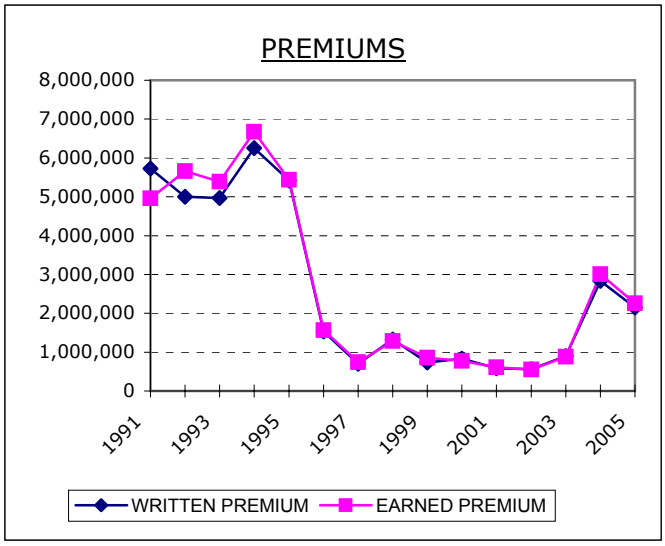


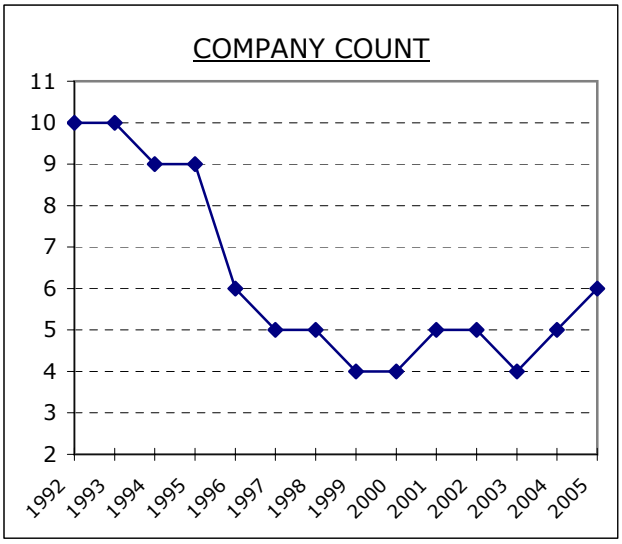


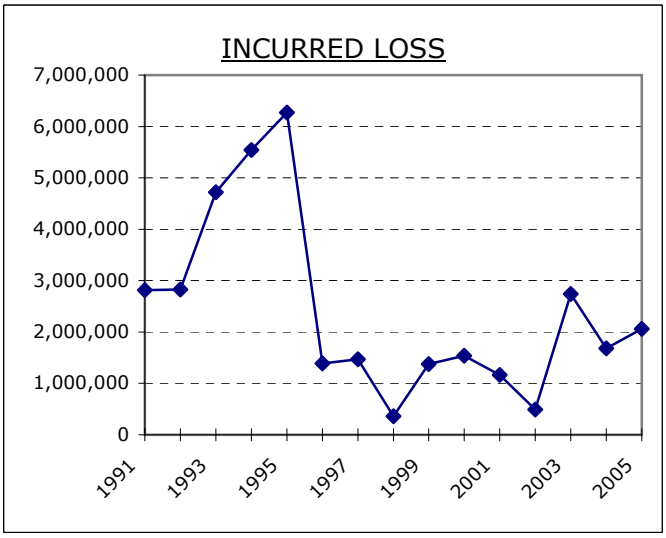
Note: This report includes only companies with written premium greater than zero.

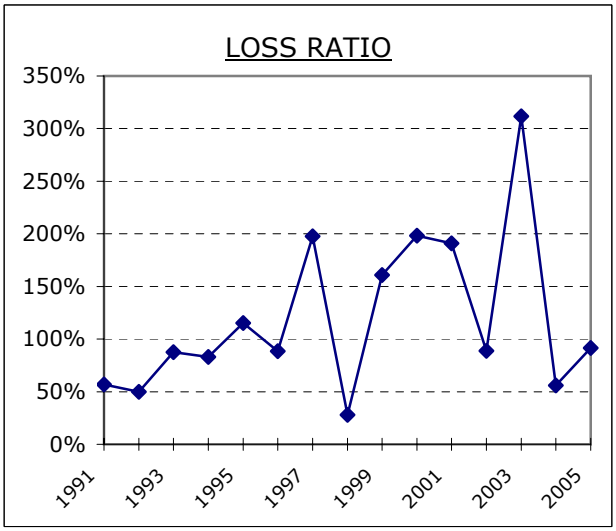
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COLLECTIVELY RENEWABLE A & H [15.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	5,729,071		n/a	4,959,100	2,815,033	56.76%
1992	5,001,683	-12.7%	10	5,660,773	2,827,243	49.94%
1993	4,970,336	-0.6%	10	5,391,022	4,719,281	87.54%
1994	6,251,951	25.8%	9	6,676,395	5,544,832	83.05%
1995	5,425,174	-13.2%	9	5,436,726	6,269,265	115.31%
1996	1,529,319	-71.8%	6	1,568,651	1,386,114	88.36%
1997	697,762	-54.4%	5	744,327	1,471,569	197.70%
1998	1,323,742	89.7%	5	1,288,976	361,593	28.05%
1999	732,150	-44.7%	4	856,336	1,377,315	160.84%
2000	828,703	13.2%	4	776,976	1,539,993	198.20%
2001	586,325	-29.2%	5	609,735	1,164,871	191.05%
2002	560,981	-4.3%	5	553,546	492,160	88.91%
2003	894,399	59.4%	4	879,142	2,741,114	311.79%
2004	2,833,716	216.8%	5	3,008,076	1,682,080	55.92%
2005	2,150,591	-24.1%	6	2,254,904	2,060,800	91.39%





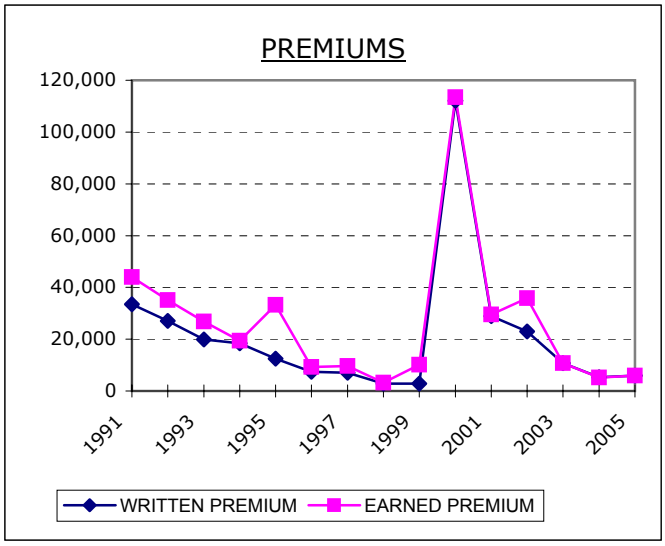


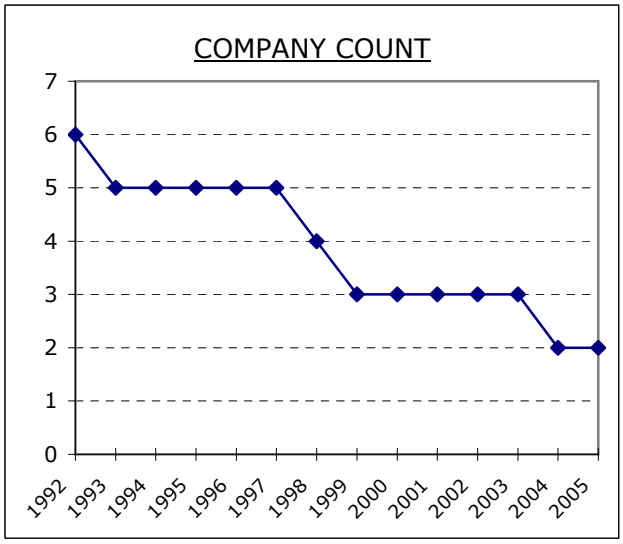


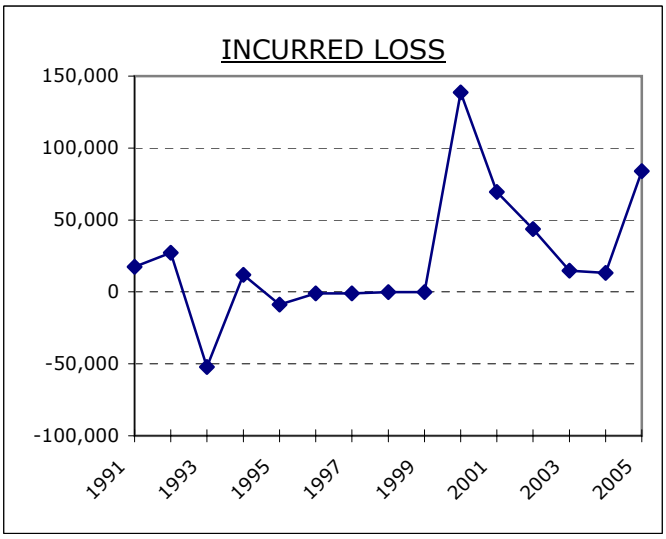
Note: This report includes only companies with written premium greater than zero.

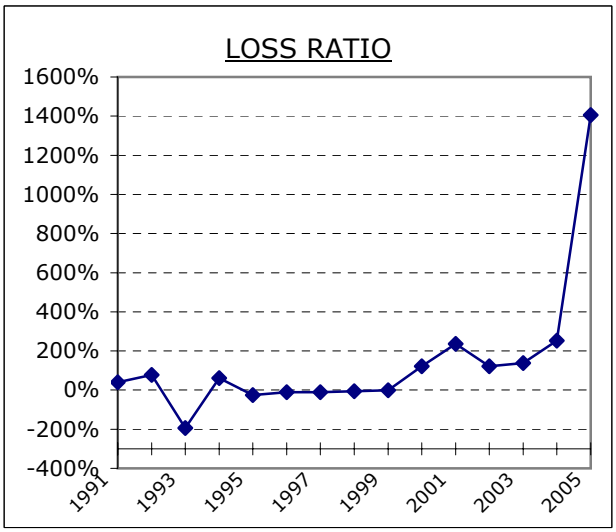
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: NON-CANCELLABLE A & H [15.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	33,548		n/a	43,951	17,494	39.80%
1992	27,099	-19.2%	6	35,153	27,291	77.63%
1993	19,944	-26.4%	5	26,820	-52,101	-194.26%
1994	18,369	-7.9%	5	19,373	11,926	61.56%
1995	12,436	-32.3%	5	33,279	-8,711	-26.18%
1996	7,374	-40.7%	5	9,264	-968	-10.45%
1997	7,035	-4.6%	5	9,622	-1,086	-11.29%
1998	2,823	-59.9%	4	3,263	-167	-5.12%
1999	2,897	2.6%	3	10,192	-68	-0.67%
2000	112,123	3770.3%	3	113,395	138,573	122.20%
2001	28,867	-74.3%	3	29,519	69,547	235.60%
2002	22,936	-20.5%	3	35,785	43,645	121.96%
2003	10,733	-53.2%	3	10,733	14,736	137.30%
2004	5,253	-51.1%	2	5,249	13,287	253.13%
2005	5,965	13.6%	2	5,965	83,867	1405.98%





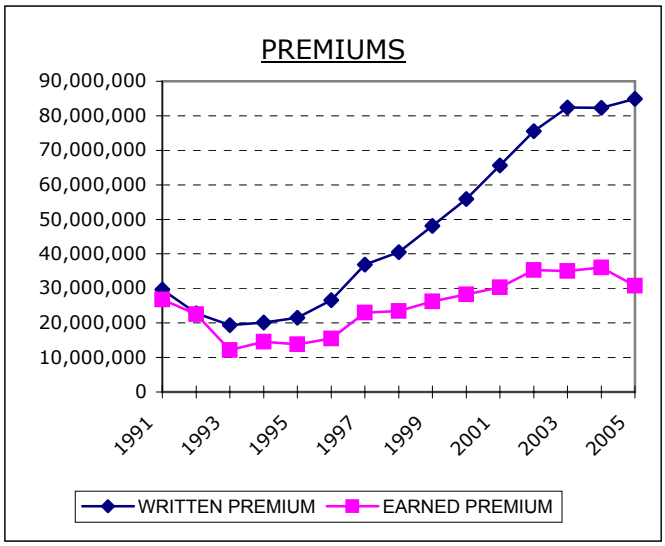


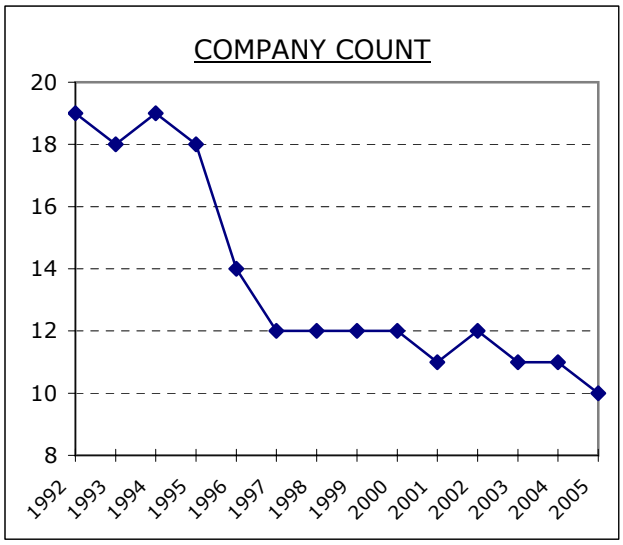


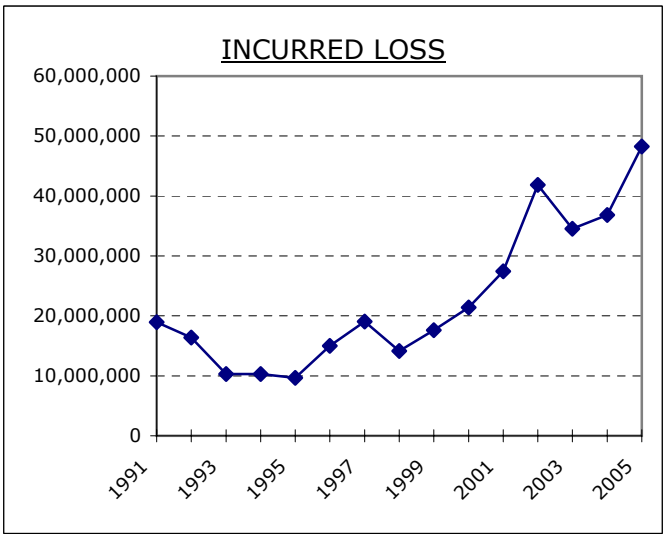
Note: This report includes only companies with written premium greater than zero.

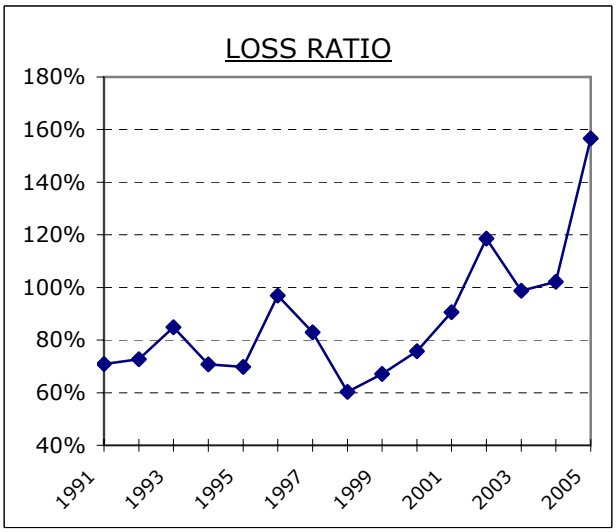
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: GUARANTEED RENEWABLE A & H [15.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	29,700,782		n/a	26,774,643	18,974,534	70.87%
1992	22,771,075	-23.3%	19	22,541,116	16,403,642	72.77%
1993	19,378,033	-14.9%	18	12,146,305	10,304,790	84.84%
1994	20,093,210	3.7%	19	14,564,377	10,315,474	70.83%
1995	21,468,989	6.8%	18	13,853,449	9,673,233	69.83%
1996	26,562,328	23.7%	14	15,451,552	14,985,288	96.98%
1997	36,849,354	38.7%	12	22,994,382	19,072,681	82.94%
1998	40,522,298	10.0%	12	23,449,913	14,131,771	60.26%
1999	48,102,101	18.7%	12	26,248,846	17,619,968	67.13%
2000	55,875,156	16.2%	12	28,254,687	21,399,597	75.74%
2001	65,610,618	17.4%	11	30,292,837	27,446,861	90.61%
2002	75,559,405	15.2%	12	35,309,627	41,852,350	118.53%
2003	82,417,692	9.1%	11	34,991,624	34,539,706	98.71%
2004	82,285,208	-0.2%	11	36,074,710	36,849,705	102.15%
2005	84,945,635	3.2%	10	30,804,102	48,249,697	156.63%





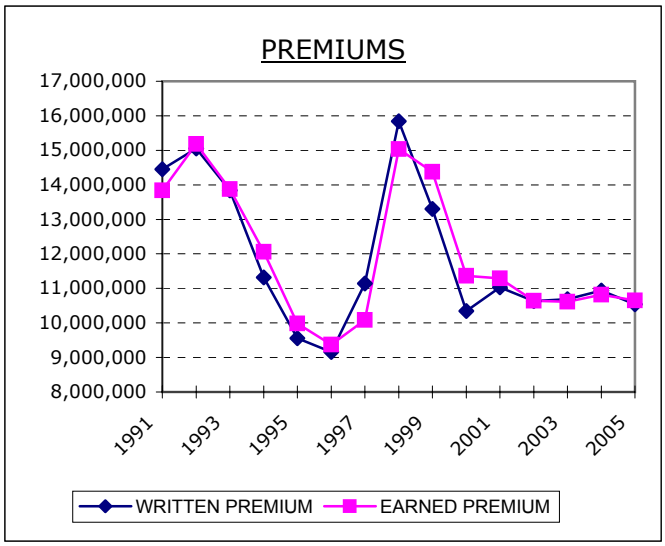


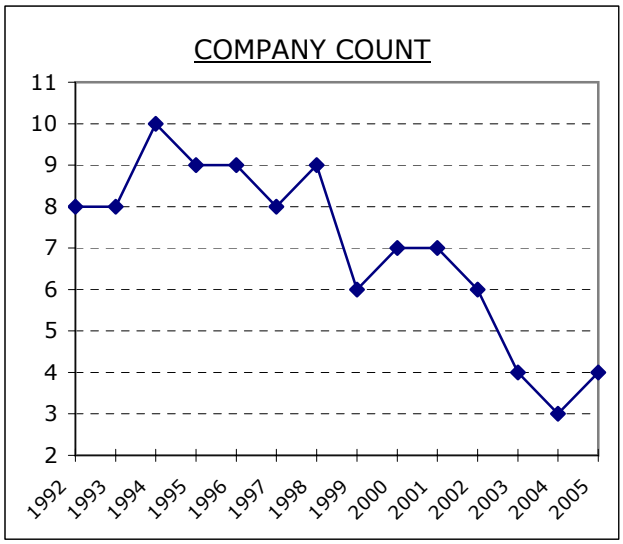


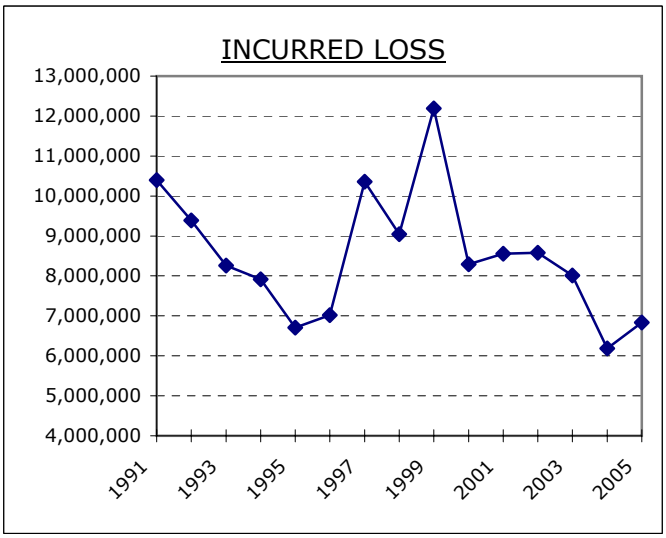
Note: This report includes only companies with written premium greater than zero.

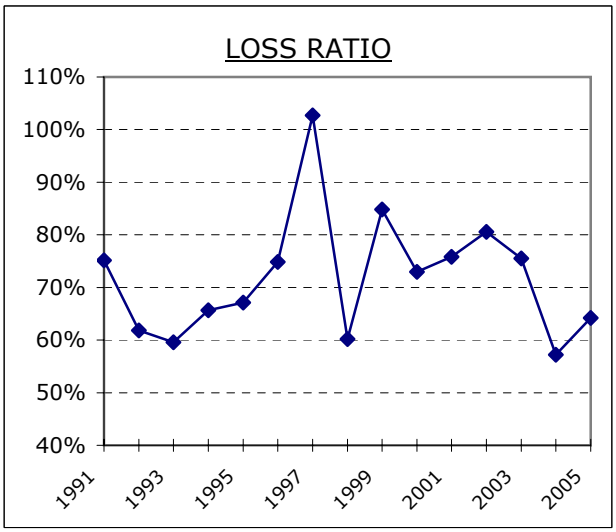
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: NON-RENEW. - STATED REASONS ONLY [15.4]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	14,452,765		n/a	13,836,103	10,395,857	75.14%
1992	15,050,774	4.1%	8	15,186,573	9,389,908	61.83%
1993	13,839,310	-8.0%	8	13,874,672	8,262,857	59.55%
1994	11,322,543	-18.2%	10	12,058,502	7,917,690	65.66%
1995	9,561,582	-15.6%	9	9,983,551	6,704,013	67.15%
1996	9,155,688	-4.2%	9	9,374,666	7,018,531	74.87%
1997	11,141,737	21.7%	8	10,083,689	10,357,492	102.72%
1998	15,844,943	42.2%	9	15,032,525	9,045,457	60.17%
1999	13,303,438	-16.0%	6	14,377,819	12,193,246	84.81%
2000	10,344,398	-22.2%	7	11,361,780	8,292,766	72.99%
2001	11,033,462	6.7%	7	11,290,095	8,558,962	75.81%
2002	10,636,335	-3.6%	6	10,643,821	8,576,809	80.58%
2003	10,683,893	0.4%	4	10,609,665	8,014,547	75.54%
2004	10,938,808	2.4%	3	10,821,974	6,188,401	57.18%
2005	10,540,738	-3.6%	4	10,646,964	6,835,021	64.20%





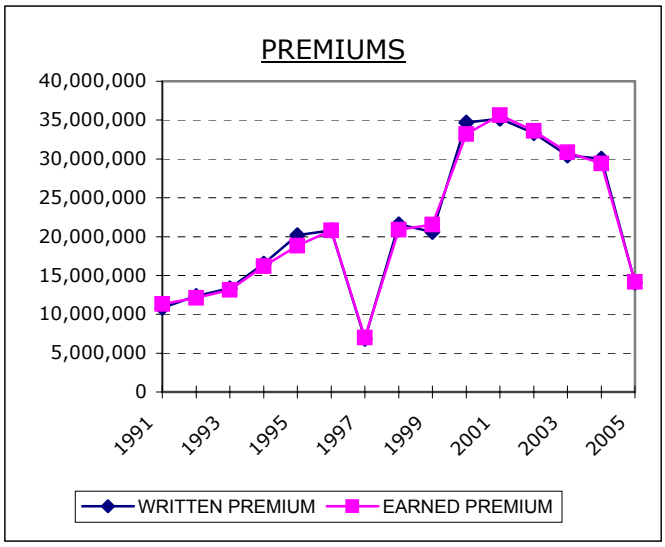


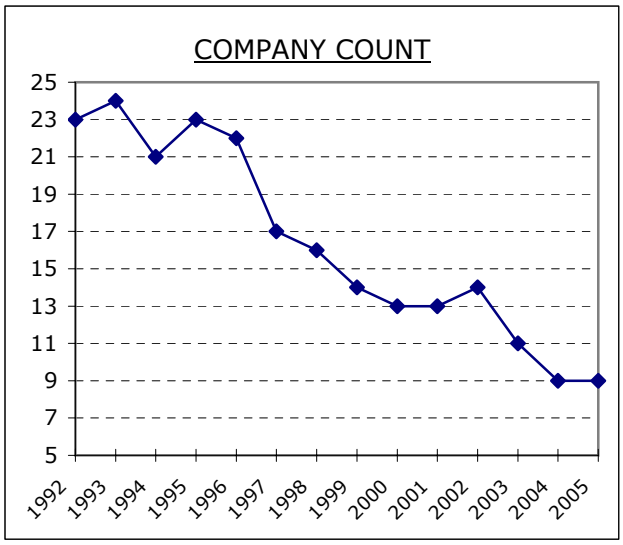


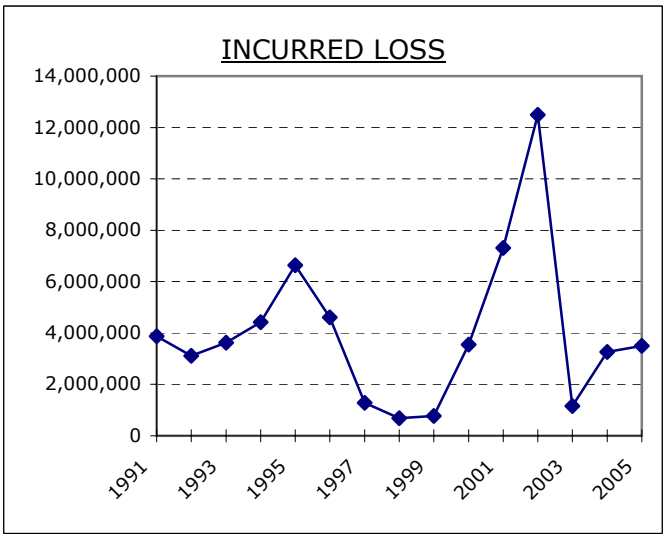
Note: This report includes only companies with written premium greater than zero.

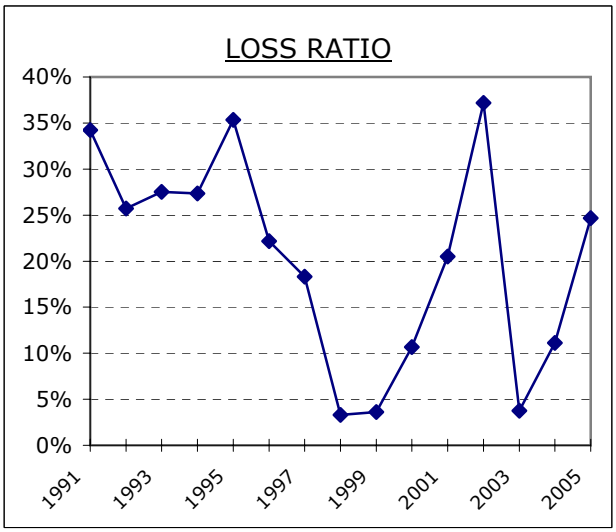
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: OTHER ACCIDENT ONLY [15.5]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	10,840,462		n/a	11,338,413	3,879,322	34.21%
1992	12,344,168	13.9%	23	12,130,746	3,119,568	25.72%
1993	13,335,508	8.0%	24	13,144,516	3,619,576	27.54%
1994	16,531,596	24.0%	21	16,171,155	4,424,977	27.36%
1995	20,187,826	22.1%	23	18,808,680	6,644,808	35.33%
1996	20,784,062	3.0%	22	20,802,637	4,613,643	22.18%
1997	6,839,077	-67.1%	17	7,007,174	1,284,112	18.33%
1998	21,565,645	215.3%	16	20,882,563	689,086	3.30%
1999	20,588,275	-4.5%	14	21,529,269	775,335	3.60%
2000	34,688,321	68.5%	13	33,208,355	3,546,871	10.68%
2001	35,169,910	1.4%	13	35,636,246	7,305,461	20.50%
2002	33,342,091	-5.2%	14	33,610,089	12,493,045	37.17%
2003	30,444,316	-8.7%	11	30,875,187	1,154,487	3.74%
2004	30,019,321	-1.4%	9	29,422,933	3,267,469	11.11%
2005	14,101,491	-53.0%	9	14,175,568	3,497,029	24.67%





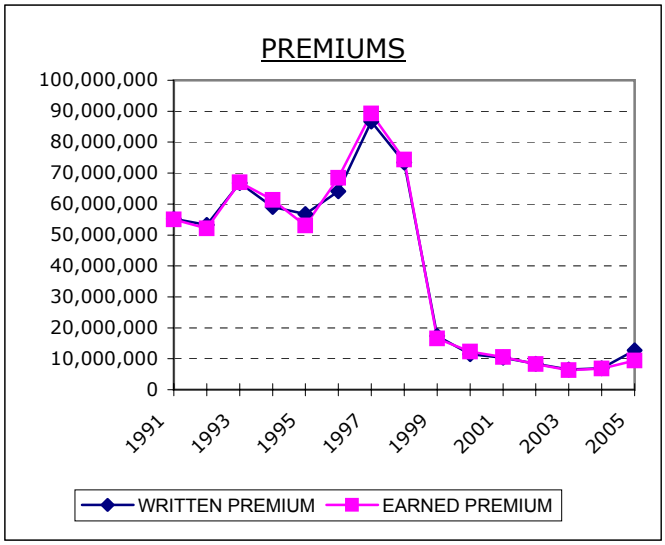


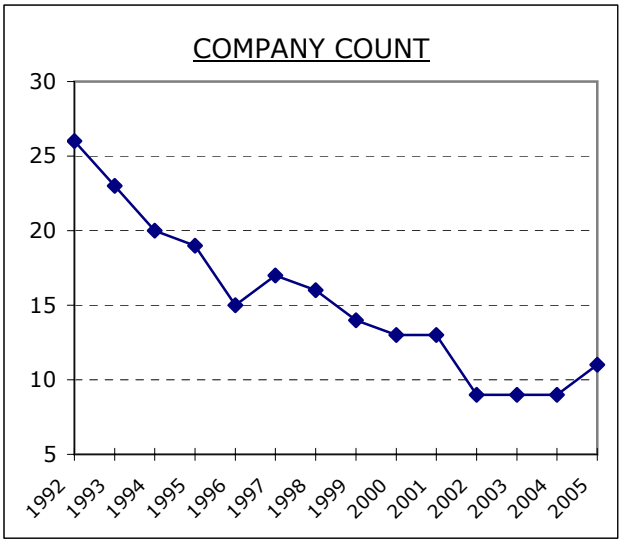


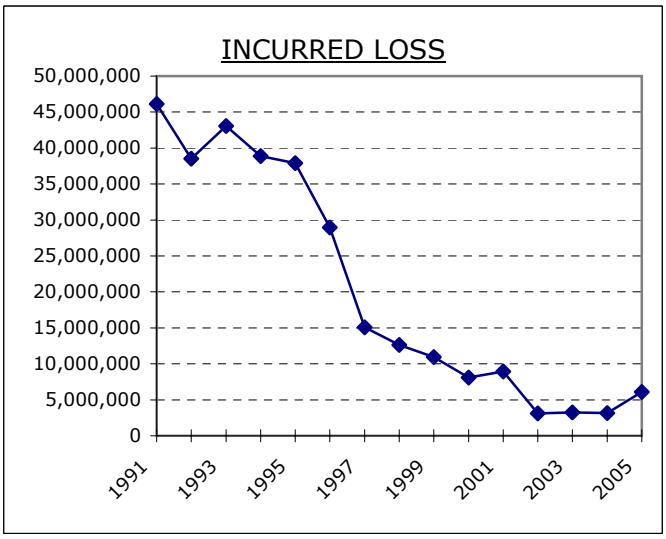
Note: This report includes only companies with written premium greater than zero.

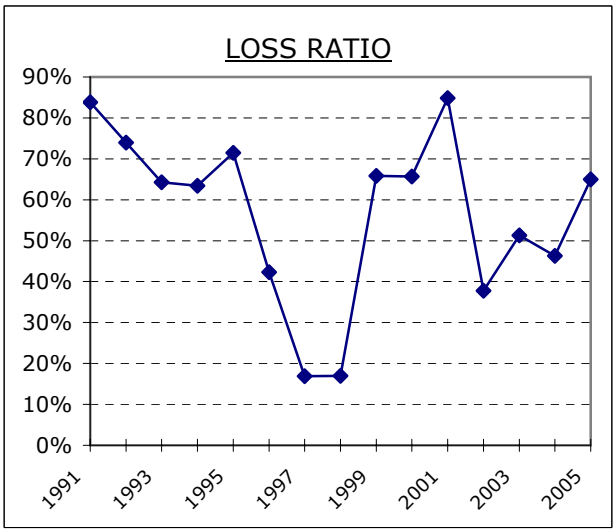
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: ALL OTHER A&H [15.6]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	55,180,324		n/a	55,062,256	46,145,220	83.81%
1992	53,233,664	-3.5%	26	52,100,067	38,543,399	73.98%
1993	66,804,433	25.5%	23	67,010,136	43,071,691	64.28%
1994	59,078,162	-11.6%	20	61,306,514	38,858,405	63.38%
1995	56,758,759	-3.9%	19	53,074,455	37,920,815	71.45%
1996	64,114,501	13.0%	15	68,461,069	28,954,283	42.29%
1997	86,699,242	35.2%	17	89,276,994	15,075,267	16.89%
1998	73,402,081	-15.3%	16	74,378,105	12,621,437	16.97%
1999	17,384,396	-76.3%	14	16,594,552	10,921,684	65.81%
2000	11,495,403	-33.9%	13	12,331,528	8,096,280	65.66%
2001	10,348,049	-10.0%	13	10,545,798	8,949,592	84.86%
2002	8,378,723	-19.0%	9	8,297,348	3,134,247	37.77%
2003	6,563,311	-21.7%	9	6,295,163	3,230,670	51.32%
2004	6,880,715	4.8%	9	6,861,988	3,177,973	46.31%
2005	12,698,608	84.6%	11	9,408,134	6,115,284	65.00%





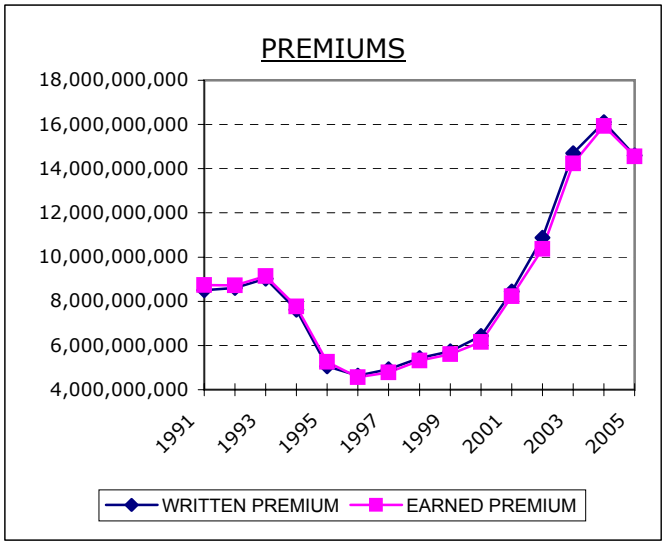


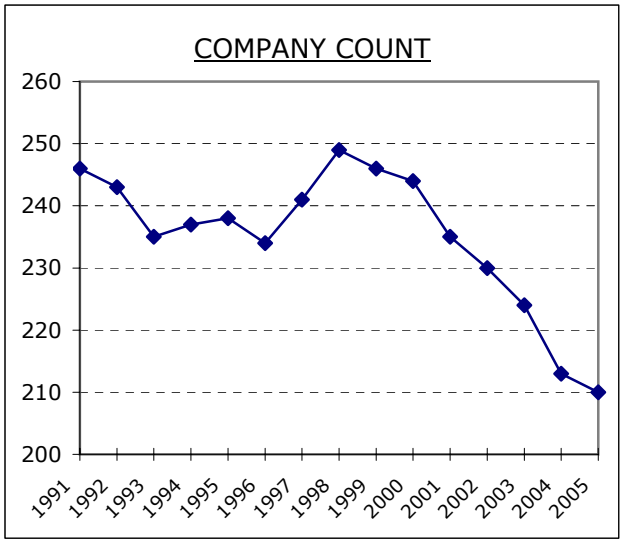


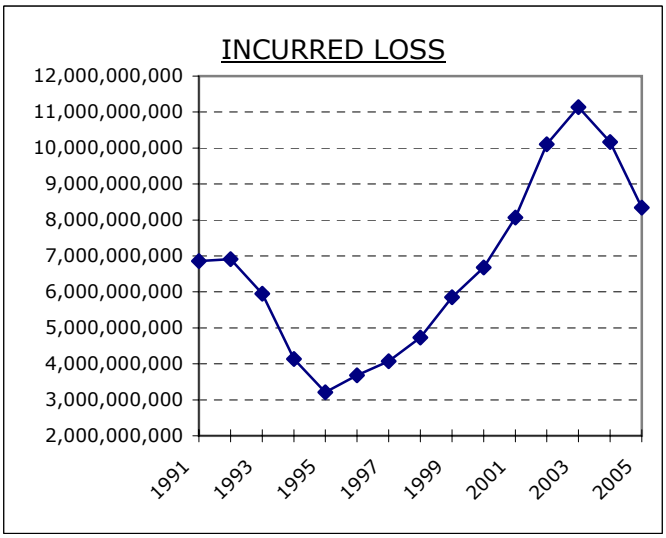
Note: This report includes only companies with written premium greater than zero.

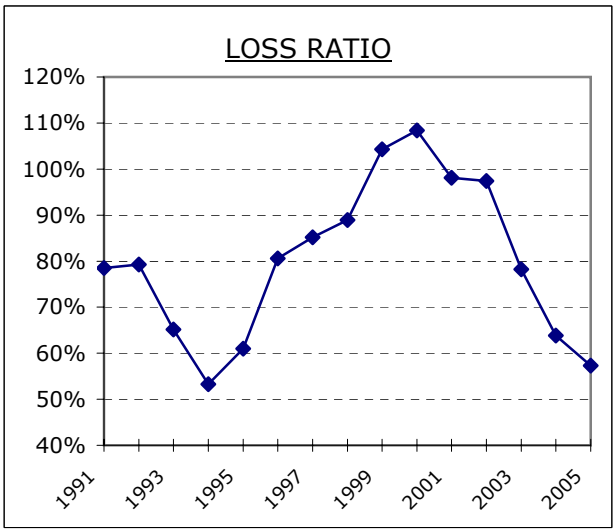
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: WORKERS' COMPENSATION [16]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	8,508,295,542		246	8,734,534,512	6,854,321,071	78.47%
1992	8,596,782,372	1.0%	243	8,724,243,691	6,914,923,749	79.26%
1993	9,019,992,732	4.9%	235	9,139,512,975	5,953,581,927	65.14%
1994	7,615,932,674	-15.6%	237	7,765,645,959	4,137,463,447	53.28%
1995	5,060,488,643	-33.6%	238	5,263,838,980	3,209,322,485	60.97%
1996	4,641,713,409	-8.3%	234	4,564,616,839	3,677,609,046	80.57%
1997	4,920,517,490	6.0%	241	4,784,724,347	4,074,949,568	85.17%
1998	5,435,008,535	10.5%	249	5,321,460,727	4,731,250,670	88.91%
1999	5,738,487,462	5.6%	246	5,609,008,031	5,848,934,594	104.28%
2000	6,430,560,370	12.1%	244	6,163,646,831	6,679,399,029	108.37%
2001	8,439,566,246	31.2%	235	8,227,250,405	8,069,939,151	98.09%
2002	10,876,609,874	28.9%	230	10,376,038,384	10,107,894,184	97.42%
2003	14,702,619,538	35.2%	224	14,232,903,111	11,135,065,547	78.23%
2004	16,105,098,218	9.5%	213	15,926,010,096	10,168,356,211	63.85%
2005	14,592,722,090	-9.4%	210	14,557,496,792	8,346,439,922	57.33%





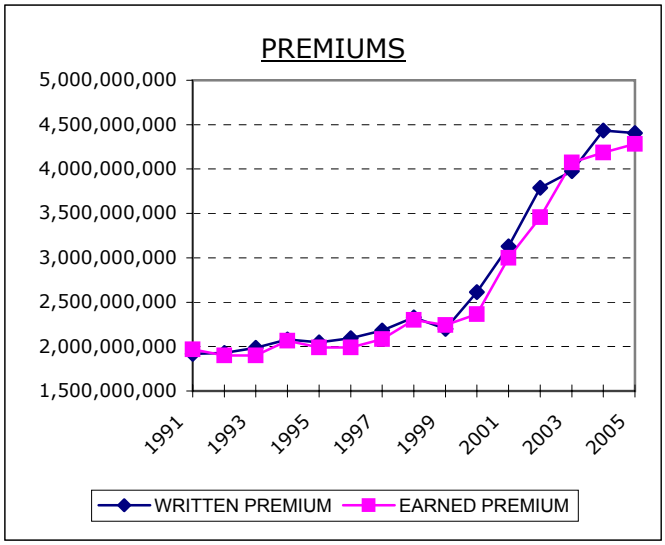


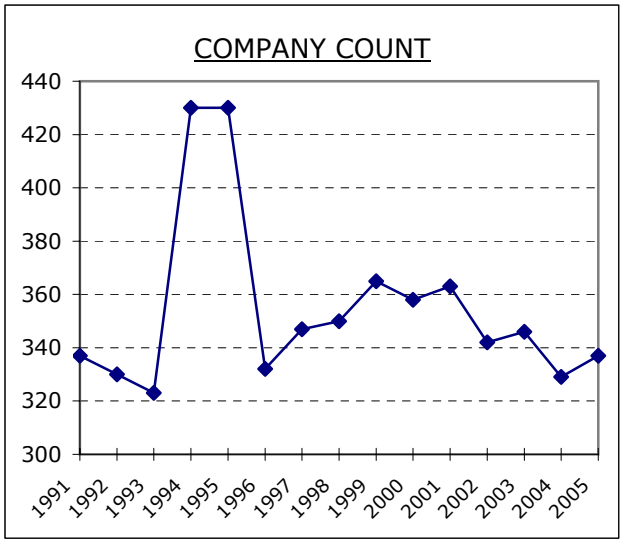


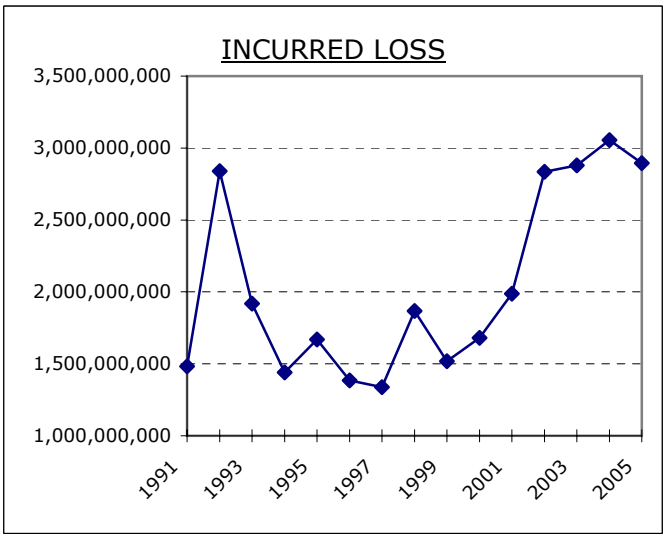
Note: This report includes only companies with written premium greater than zero.

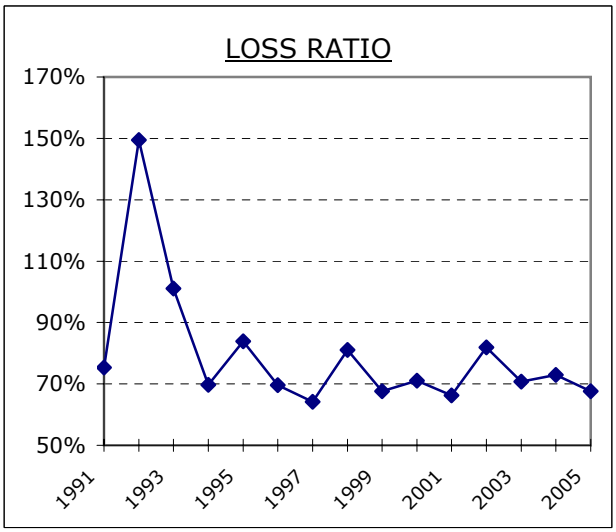
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: OTHER LIABILITY [17]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	1,919,742,983		337	1,969,405,216	1,482,978,741	75.30%
1992	1,930,427,697	0.6%	330	1,898,880,052	2,838,934,421	149.51%
1993	1,988,025,500	3.0%	323	1,898,463,742	1,919,323,886	101.10%
1994	2,079,240,674	4.6%	430	2,066,068,818	1,439,468,154	69.67%
1995	2,048,743,193	-1.5%	430	1,990,572,529	1,670,266,720	83.91%
1996	2,093,018,711	2.2%	332	1,991,368,240	1,385,790,604	69.59%
1997	2,180,938,293	4.2%	347	2,085,559,396	1,337,576,004	64.14%
1998	2,329,854,232	6.8%	350	2,301,723,885	1,866,480,371	81.09%
1999	2,197,991,544	-5.7%	365	2,243,979,040	1,517,846,740	67.64%
2000	2,613,633,550	18.9%	358	2,364,234,120	1,680,735,530	71.09%
2001	3,130,883,566	19.8%	363	2,998,260,038	1,986,613,623	66.26%
2002	3,789,176,694	21.0%	342	3,458,229,114	2,833,891,991	81.95%
2003	3,977,679,724	5.0%	346	4,071,985,745	2,880,436,908	70.74%
2004	4,434,547,541	11.5%	329	4,184,590,090	3,054,267,175	72.99%
2005	4,403,542,735	-0.7%	337	4,281,170,576	2,895,594,809	67.64%





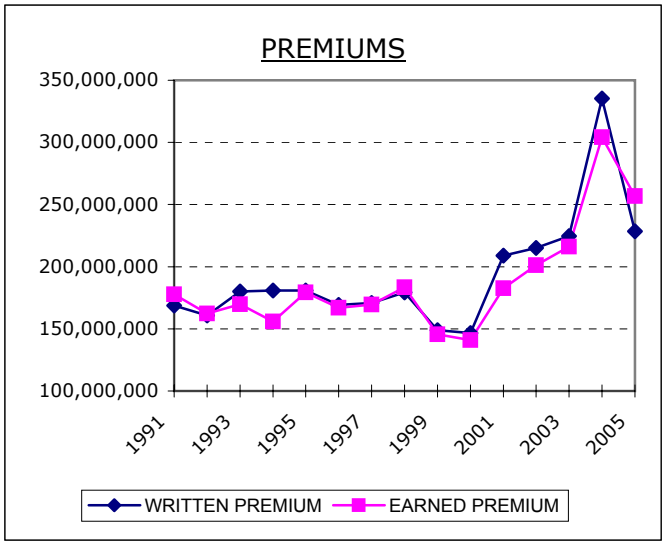


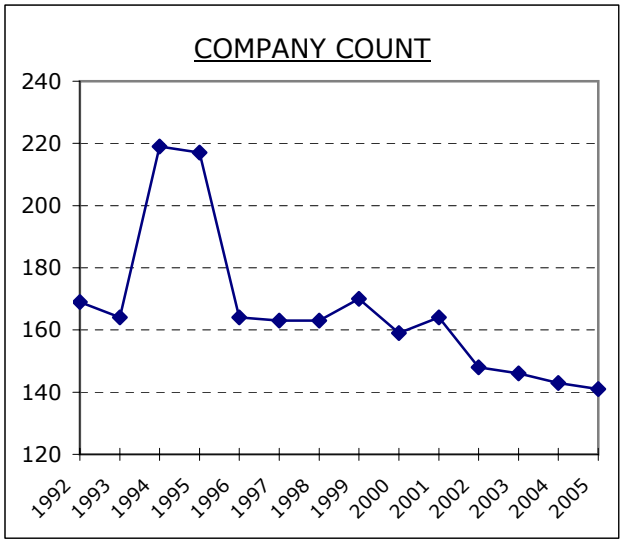


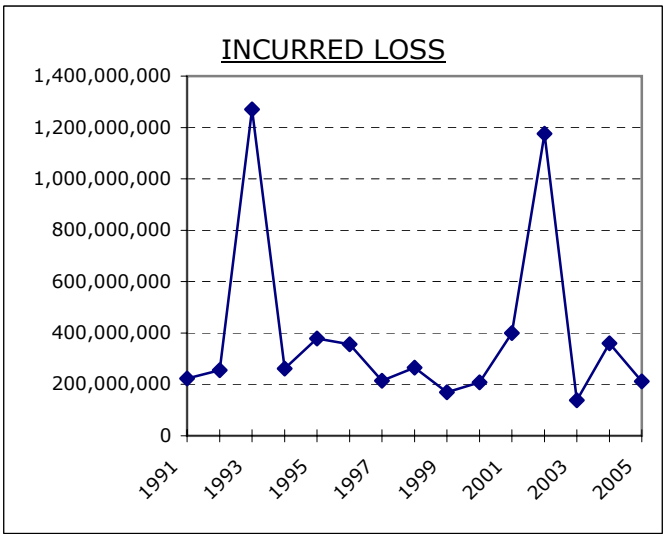
Note: This report includes only companies with written premium greater than zero.

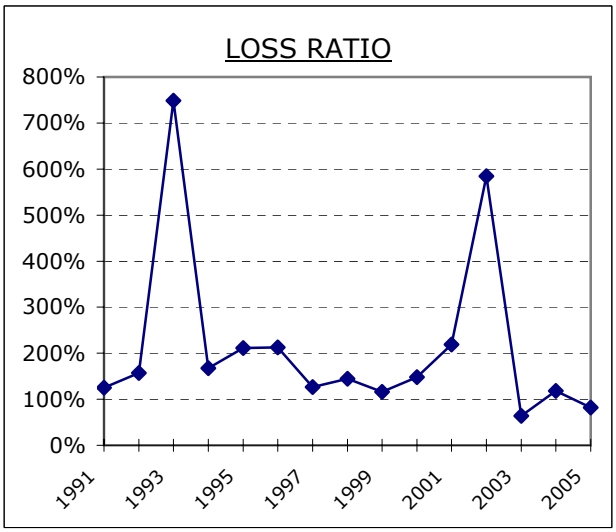
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: PRODUCTS LIABILITY [18]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	168,856,572		n/a	177,658,586	222,452,028	125.21%
1992	160,862,220	-4.7%	169	162,371,845	255,180,365	157.16%
1993	180,152,322	12.0%	164	169,699,572	1,270,793,022	748.85%
1994	180,862,703	0.4%	219	155,851,495	261,444,769	167.75%
1995	180,949,732	0.0%	217	179,343,694	379,173,984	211.42%
1996	169,308,922	-6.4%	164	167,060,440	355,831,673	213.00%
1997	170,917,205	0.9%	163	169,417,571	213,880,304	126.24%
1998	179,247,807	4.9%	163	183,326,199	265,104,908	144.61%
1999	148,973,143	-16.9%	170	145,580,501	169,183,291	116.21%
2000	146,533,783	-1.6%	159	141,038,848	208,563,708	147.88%
2001	208,959,607	42.6%	164	182,553,030	399,358,692	218.76%
2002	215,113,321	2.9%	148	201,184,580	1,175,297,535	584.19%
2003	224,589,653	4.4%	146	216,239,029	137,930,562	63.79%
2004	335,319,444	49.3%	143	304,268,457	359,915,831	118.29%
2005	228,594,215	-31.8%	141	256,794,926	211,452,572	82.34%





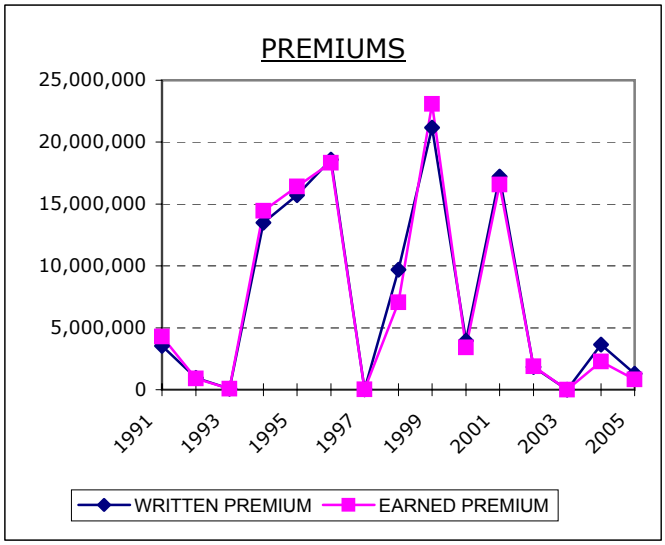


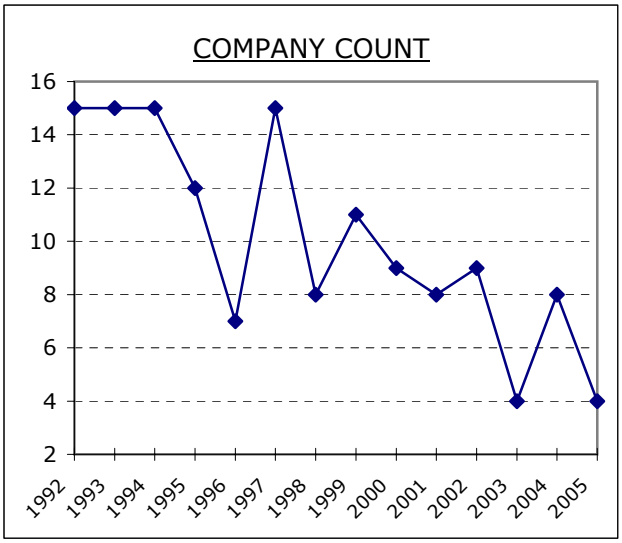


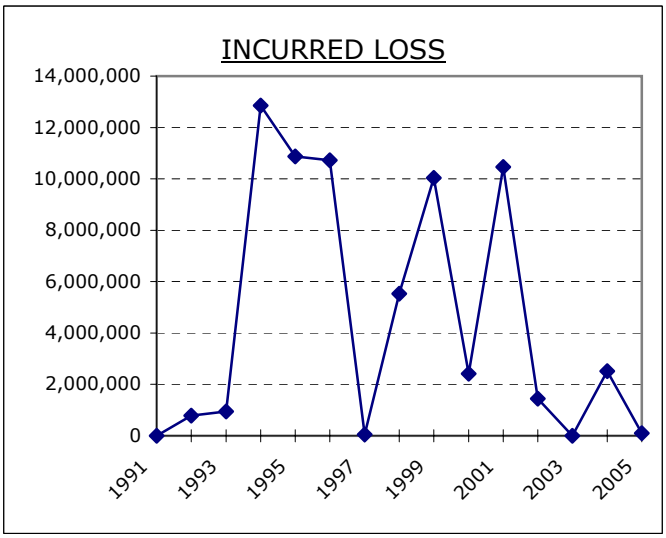
Note: This report includes only companies with written premium greater than zero.

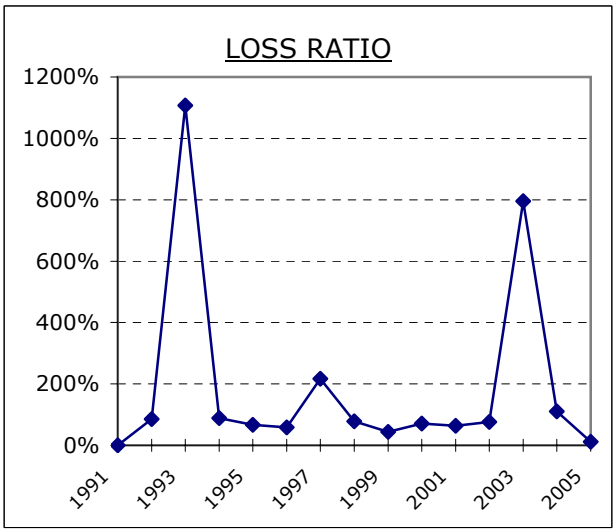
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: P.P. AUTO NO-FAULT [19.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	3,549,839		n/a	4,281,810	5,067	0.12%
1992	944,642	-73%	15	911,845	781,123	85.66%
1993	84,769	-91%	15	85,911	951,241	1107.24%
1994	13,497,507	15823%	15	14,456,886	12,860,055	88.95%
1995	15,709,335	16%	12	16,413,308	10,876,394	66.27%
1996	18,583,299	18%	7	18,329,726	10,729,406	58.54%
1997	32,289	-100%	15	25,690	55,669	216.70%
1998	9,706,172	29960%	8	7,056,075	5,524,794	78.30%
1999	21,176,793	118%	11	23,076,396	10,033,644	43.48%
2000	3,952,615	-81%	9	3,413,716	2,410,250	70.60%
2001	17,230,667	336%	8	16,574,238	10,468,262	63.16%
2002	1,844,478	-89%	9	1,900,063	1,440,122	75.79%
2003	1,160	-100%	4	596	4,744	795.97%
2004	3,644,189	314054%	8	2,279,231	2,513,873	110.29%
2005	1,285,146	-65%	4	816,979	94,627	11.58%





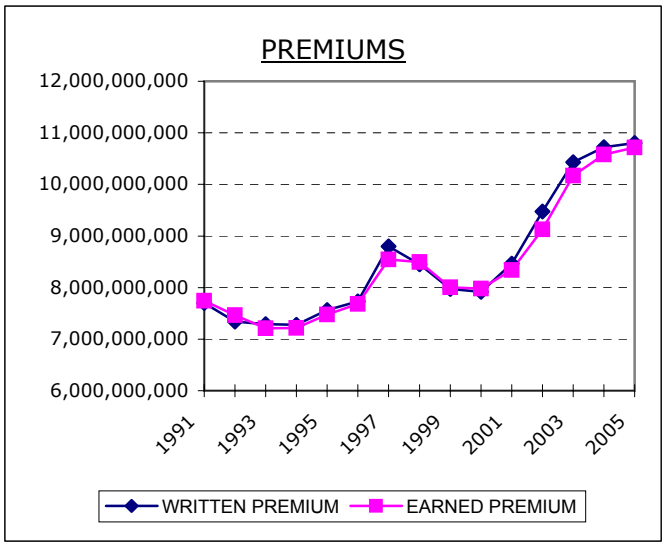


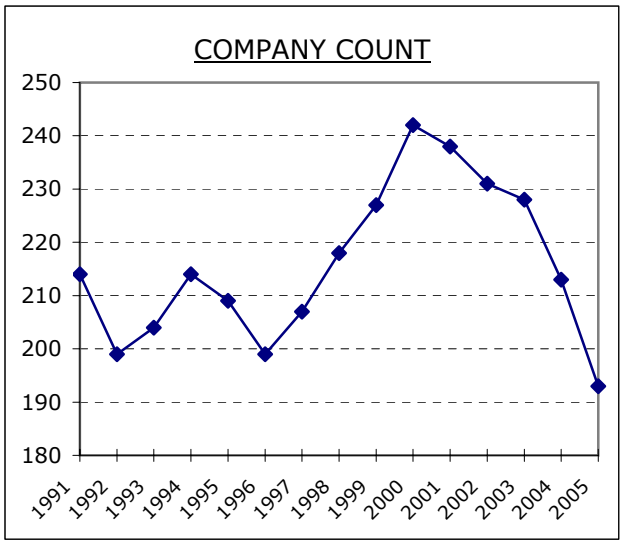


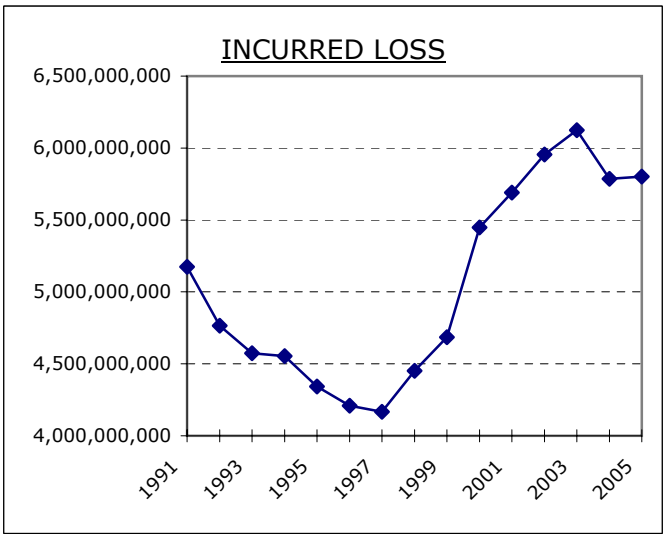
Note: This report includes only companies with written premium greater than zero.

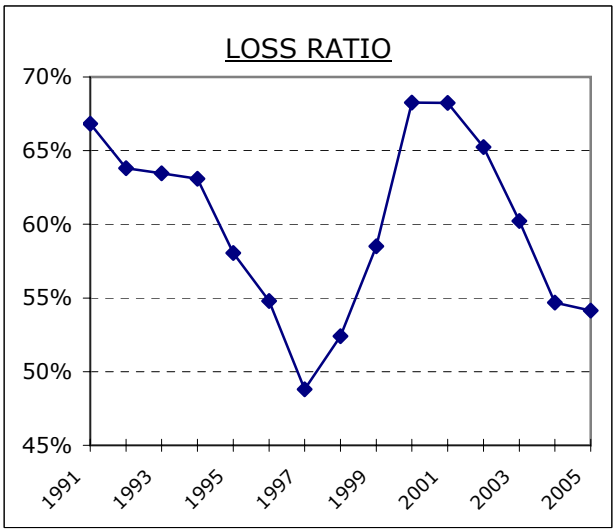
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	7,699,752,043		214	7,744,149,657	5,174,507,699	66.82%
1992	7,338,845,146	-4.7%	199	7,467,088,200	4,764,423,001	63.81%
1993	7,290,322,891	-0.7%	204	7,209,315,430	4,574,662,114	63.45%
1994	7,275,425,912	-0.2%	214	7,218,242,134	4,554,602,186	63.10%
1995	7,563,440,188	4.0%	209	7,479,544,239	4,341,810,741	58.05%
1996	7,734,108,034	2.3%	199	7,684,493,886	4,210,066,396	54.79%
1997	8,796,194,572	13.7%	207	8,541,145,705	4,167,660,111	48.80%
1998	8,452,351,357	-3.9%	218	8,491,251,877	4,450,515,689	52.41%
1999	7,974,623,723	-5.7%	227	8,006,951,555	4,684,378,285	58.50%
2000	7,919,316,572	-0.7%	242	7,981,933,482	5,448,618,819	68.26%
2001	8,466,006,397	6.9%	238	8,340,734,415	5,690,894,896	68.23%
2002	9,475,139,315	11.9%	231	9,128,623,682	5,955,614,019	65.24%
2003	10,431,568,262	10.1%	228	10,169,703,978	6,124,145,175	60.22%
2004	10,724,262,980	2.8%	213	10,581,592,132	5,786,219,643	54.68%
2005	10,804,620,473	0.7%	193	10,716,466,808	5,802,003,635	54.14%





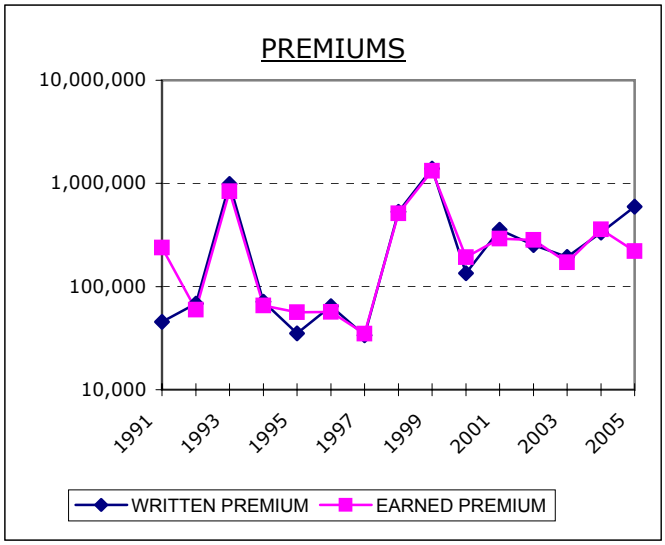


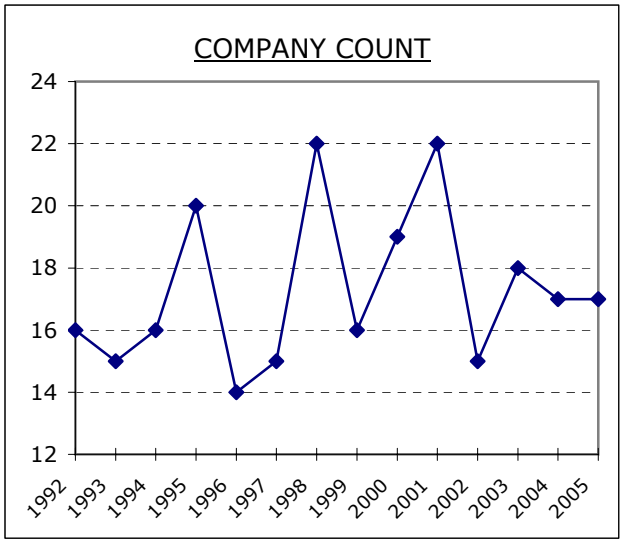


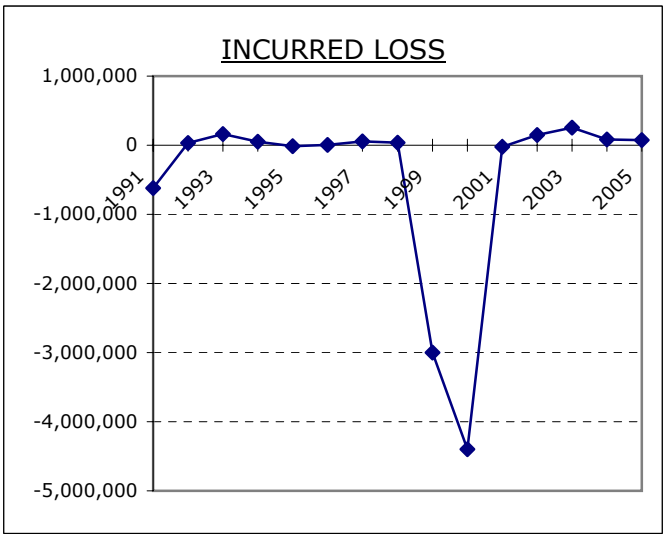
Note: This report includes only companies with written premium greater than zero.

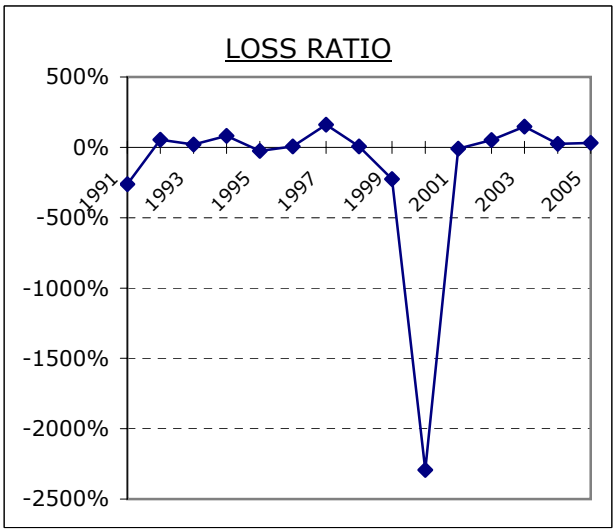
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COMM. AUTO NO-FAULT [19.3]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	45,391		n/a	237,966	-622,429	-261.56%
1992	68,378	50.6%	16	59,763	32,961	55.15%
1993	986,807	1343.2%	15	840,317	161,671	19.24%
1994	71,252	-92.8%	16	65,557	52,998	80.84%
1995	35,283	-50.5%	20	56,228	-13,687	-24.34%
1996	64,378	82.5%	14	56,626	4,276	7.55%
1997	33,739	-47.6%	15	34,958	56,717	162.24%
1998	529,151	1468.4%	22	513,743	37,657	7.33%
1999	1,390,217	162.7%	16	1,325,519	-3,002,091	-226.48%
2000	135,054	-90.3%	19	191,875	-4,399,996	-2293.16%
2001	355,581	163.3%	22	291,002	-24,602	-8.45%
2002	252,845	-28.9%	15	282,892	146,438	51.76%
2003	194,325	-23.1%	18	172,042	255,202	148.34%
2004	333,337	71.5%	17	357,862	85,387	23.86%
2005	595,915	78.8%	17	220,518	71,766	32.54%





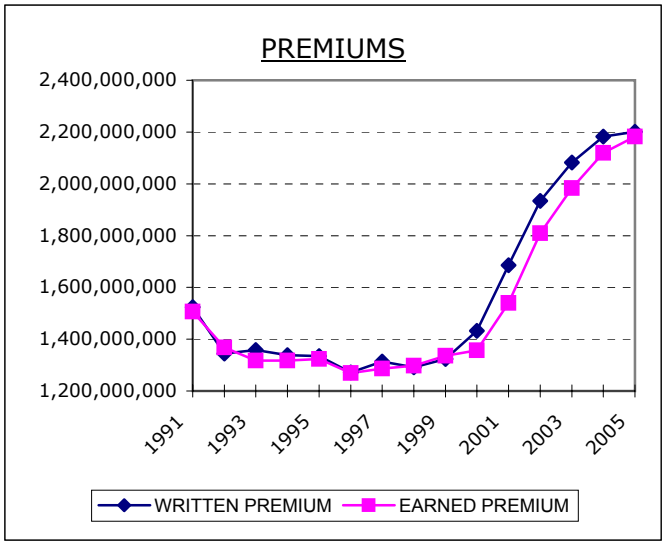


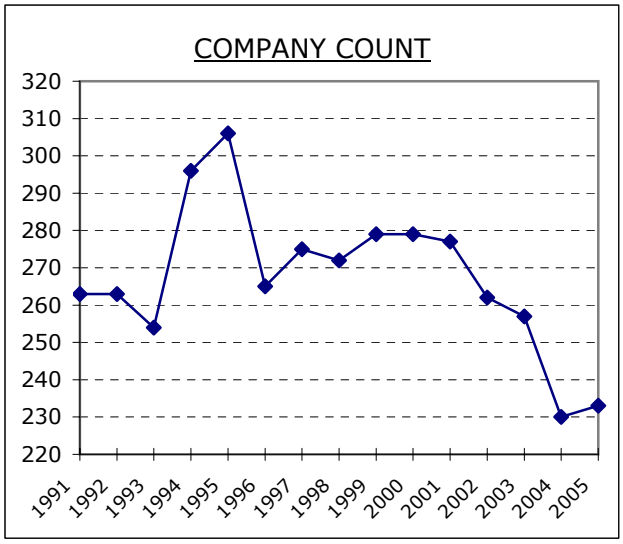


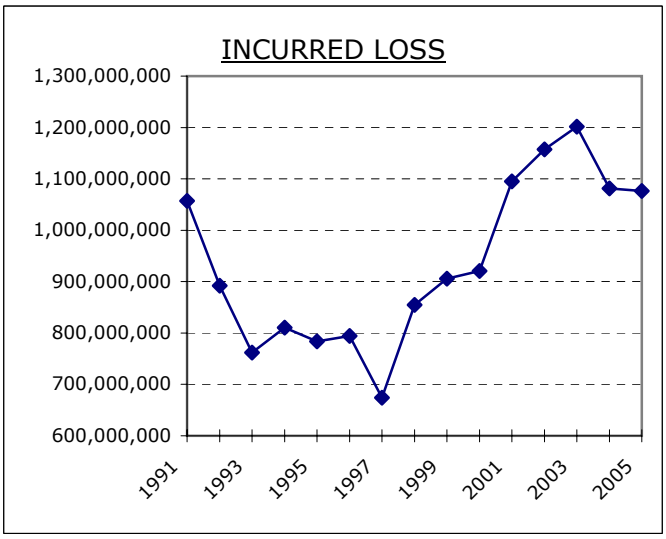
Note: This report includes only companies with written premium greater than zero.

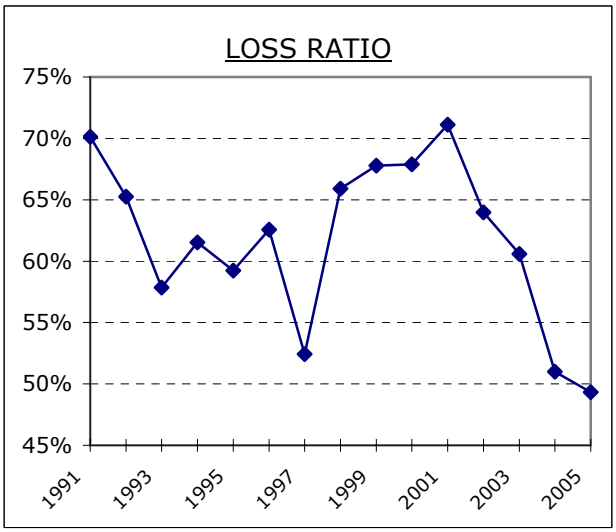
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	1,524,042,947		263	1,506,898,875	1,056,853,980	70.13%
1992	1,344,440,114	-11.8%	263	1,367,496,522	892,153,956	65.24%
1993	1,358,069,005	1.0%	254	1,316,967,513	762,029,052	57.86%
1994	1,338,784,852	-1.4%	296	1,317,682,349	810,575,242	61.52%
1995	1,335,007,833	-0.3%	306	1,323,125,810	783,837,269	59.24%
1996	1,271,150,159	-4.8%	265	1,269,507,135	794,415,429	62.58%
1997	1,313,184,757	3.3%	275	1,286,243,657	674,349,036	52.43%
1998	1,292,046,497	-1.6%	272	1,297,097,077	854,948,832	65.91%
1999	1,323,620,995	2.4%	279	1,335,749,679	905,534,921	67.79%
2000	1,432,155,520	8.2%	279	1,356,393,051	920,676,228	67.88%
2001	1,685,861,375	17.7%	277	1,539,466,984	1,095,005,705	71.13%
2002	1,934,002,209	14.7%	262	1,809,690,133	1,157,592,875	63.97%
2003	2,082,367,154	7.7%	257	1,983,432,457	1,201,503,962	60.58%
2004	2,182,834,110	4.8%	230	2,119,544,691	1,081,111,358	51.01%
2005	2,200,854,554	0.8%	233	2,182,217,073	1,076,307,200	49.32%





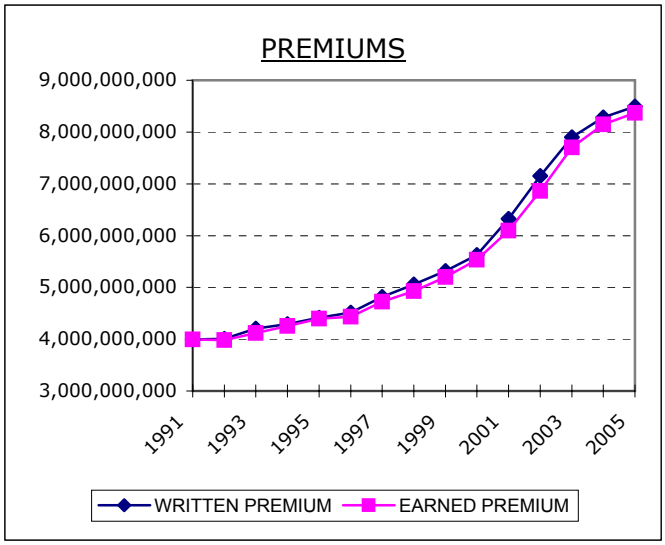


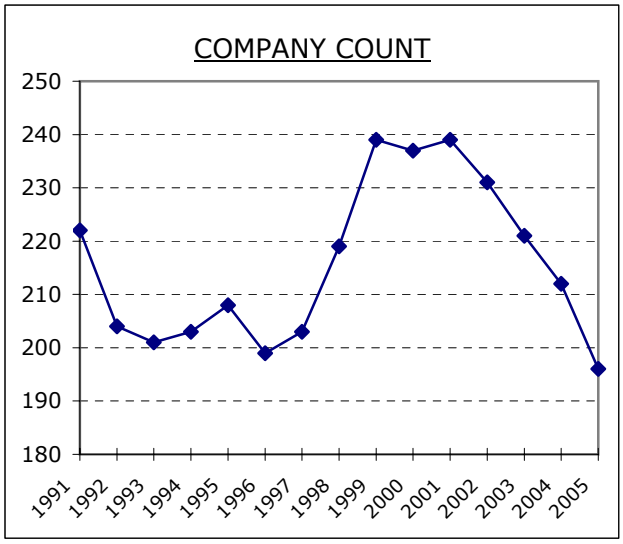


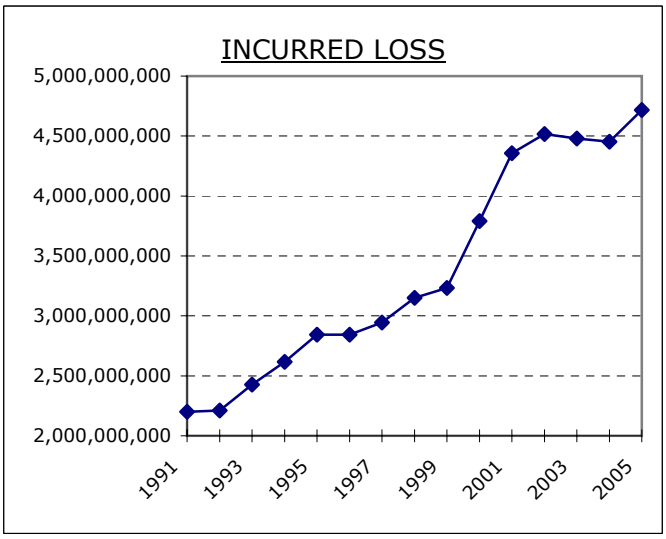
Note: This report includes only companies with written premium greater than zero.

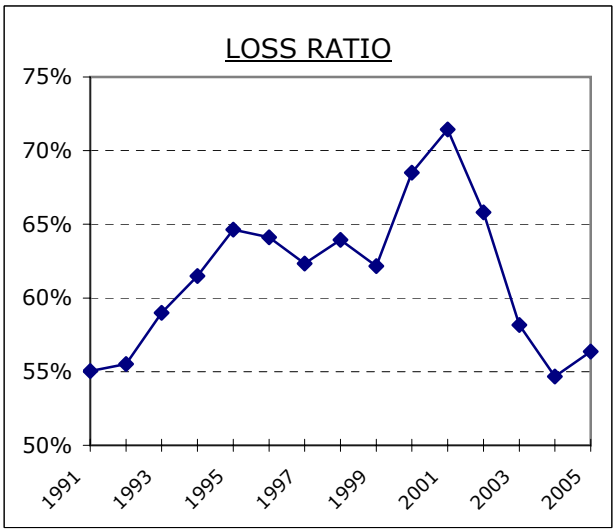
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: P.P. AUTO PHYSICAL DAMAGE [21.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	3,994,535,670		222	3,996,112,007	2,199,074,668	55.03%
1992	4,004,867,944	0.3%	204	3,984,727,516	2,211,775,060	55.51%
1993	4,206,272,494	5.0%	201	4,115,571,737	2,427,657,463	58.99%
1994	4,293,269,292	2.1%	203	4,255,263,585	2,616,227,138	61.48%
1995	4,415,236,361	2.8%	208	4,397,818,244	2,842,755,465	64.64%
1996	4,516,305,794	2.3%	199	4,434,647,866	2,843,791,909	64.13%
1997	4,819,494,387	6.7%	203	4,724,633,248	2,944,936,798	62.33%
1998	5,055,795,761	4.9%	219	4,927,492,928	3,150,988,428	63.95%
1999	5,315,200,087	5.1%	239	5,198,630,892	3,231,996,138	62.17%
2000	5,624,794,681	5.8%	237	5,532,745,381	3,790,510,167	68.51%
2001	6,325,003,208	12.4%	239	6,097,965,909	4,355,983,961	71.43%
2002	7,150,120,696	13.0%	231	6,863,729,860	4,517,260,996	65.81%
2003	7,900,430,670	10.5%	221	7,702,553,630	4,480,725,937	58.17%
2004	8,282,950,985	4.8%	212	8,144,811,317	4,452,102,693	54.66%
2005	8,493,202,402	2.5%	196	8,371,790,775	4,717,974,180	56.36%





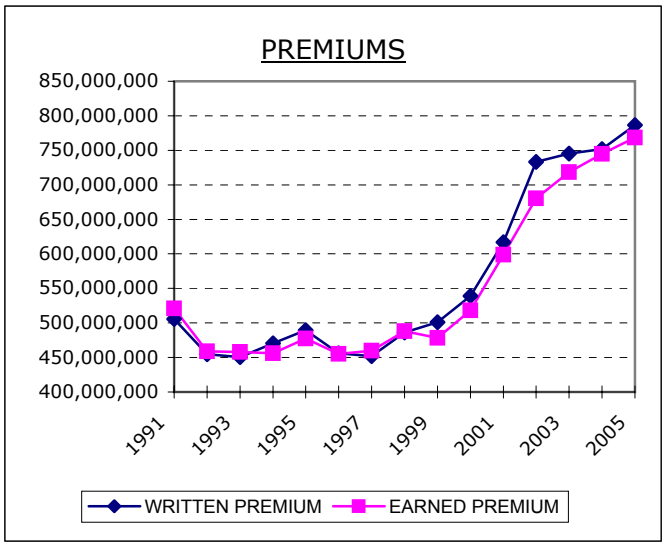


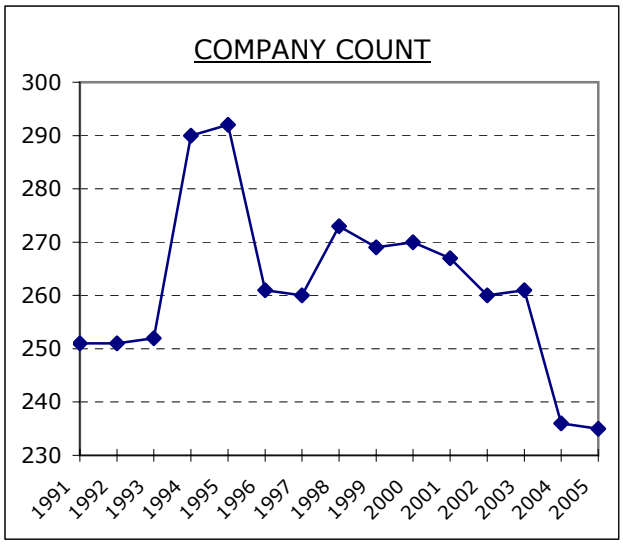


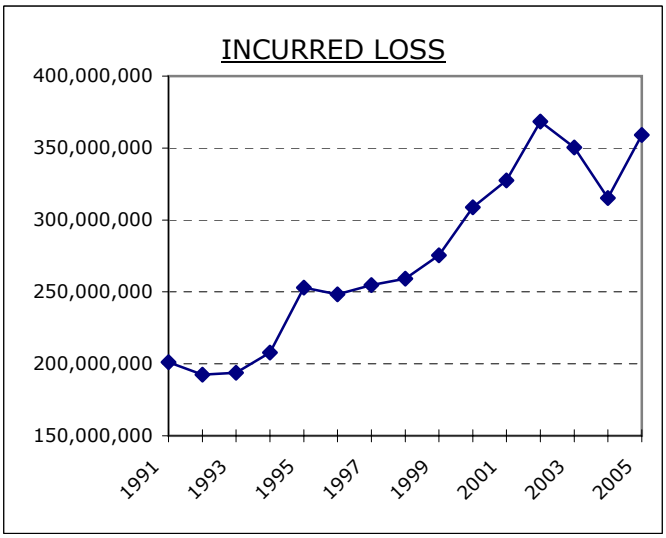
Note: This report includes only companies with written premium greater than zero.

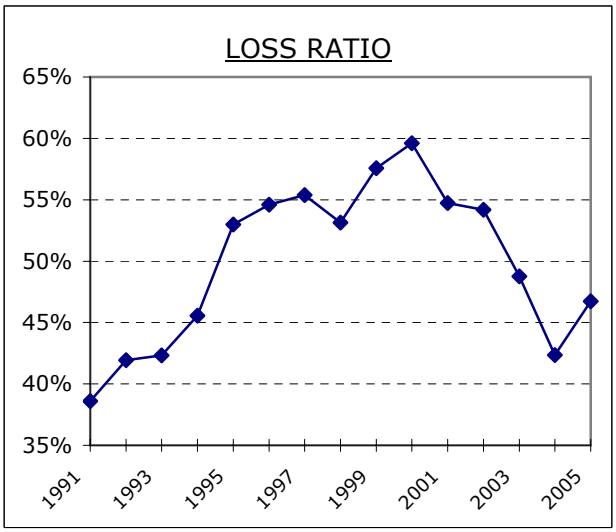
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	505,775,500		251	521,111,890	201,168,473	38.60%
1992	454,652,372	-10.1%	251	458,938,234	192,419,653	41.93%
1993	450,726,420	-0.9%	252	457,983,490	193,883,787	42.33%
1994	470,577,644	4.4%	290	456,069,731	207,826,612	45.57%
1995	489,660,971	4.1%	292	477,242,597	252,924,718	53.00%
1996	455,976,595	-6.9%	261	455,048,376	248,412,849	54.59%
1997	451,718,270	-0.9%	260	459,983,944	254,708,968	55.37%
1998	486,110,622	7.6%	273	488,017,836	259,295,917	53.13%
1999	500,981,013	3.1%	269	478,419,279	275,485,330	57.58%
2000	539,106,013	7.6%	270	518,008,917	308,751,951	59.60%
2001	616,875,365	14.4%	267	598,601,558	327,550,191	54.72%
2002	733,312,045	18.9%	260	680,198,940	368,497,799	54.18%
2003	745,062,867	1.6%	261	718,556,037	350,440,446	48.77%
2004	751,766,696	0.9%	236	744,724,057	315,307,772	42.34%
2005	786,550,610	4.6%	235	768,648,974	359,152,035	46.73%





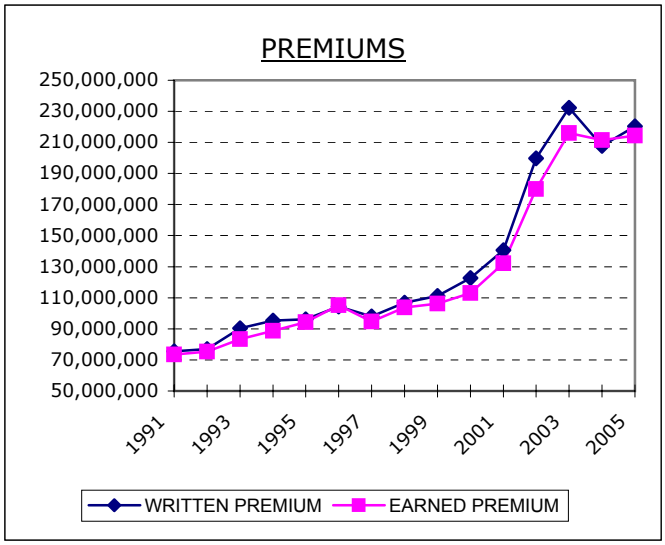


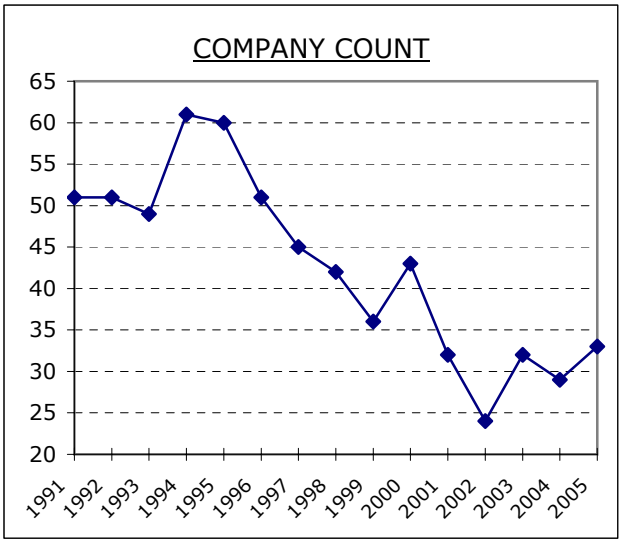


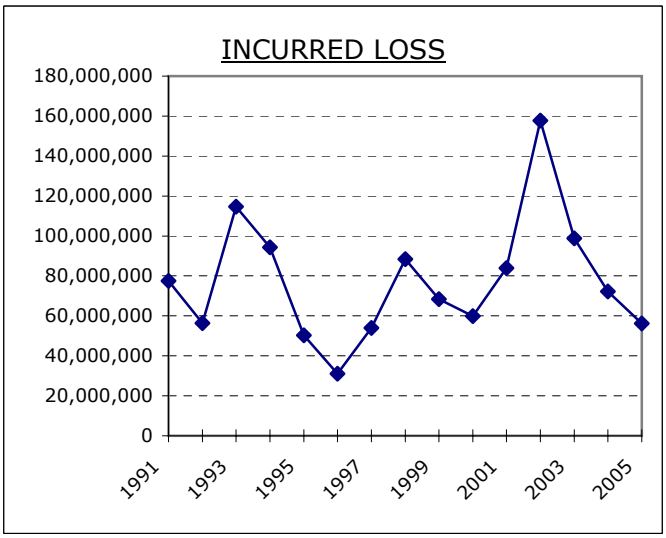
Note: This report includes only companies with written premium greater than zero.

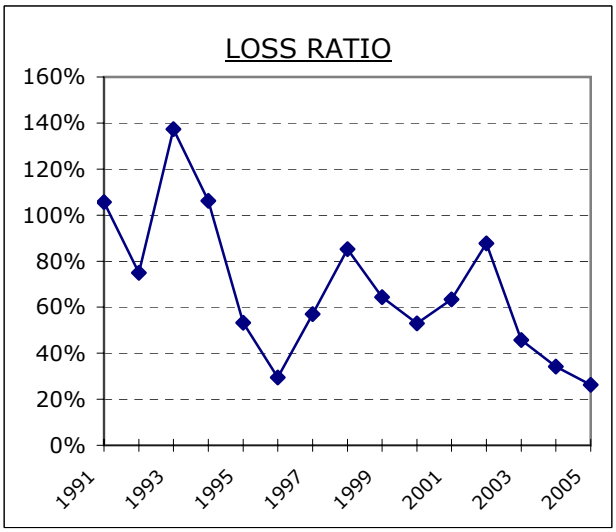
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: AIRCRAFT [22]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	75,618,152		51	73,421,581	77,539,261	105.61%
1992	77,077,615	1.9%	51	75,333,217	56,398,670	74.87%
1993	90,420,328	17.3%	49	83,447,497	114,665,295	137.41%
1994	95,291,229	5.4%	61	88,818,251	94,333,187	106.21%
1995	96,220,253	1.0%	60	94,226,827	50,225,016	53.30%
1996	104,452,979	8.6%	51	105,156,153	31,003,381	29.48%
1997	97,928,998	-6.2%	45	94,612,073	53,900,661	56.97%
1998	106,747,284	9.0%	42	103,761,323	88,351,780	85.15%
1999	111,189,724	4.2%	36	106,270,907	68,348,776	64.32%
2000	122,633,141	10.3%	43	113,070,990	59,903,123	52.98%
2001	140,726,723	14.8%	32	132,261,971	83,901,980	63.44%
2002	199,838,416	42.0%	24	179,887,386	157,794,111	87.72%
2003	232,203,048	16.2%	32	215,949,832	98,802,774	45.75%
2004	207,839,052	-10.5%	29	211,510,208	72,186,320	34.13%
2005	220,325,594	6.0%	33	214,316,515	56,175,589	26.21%





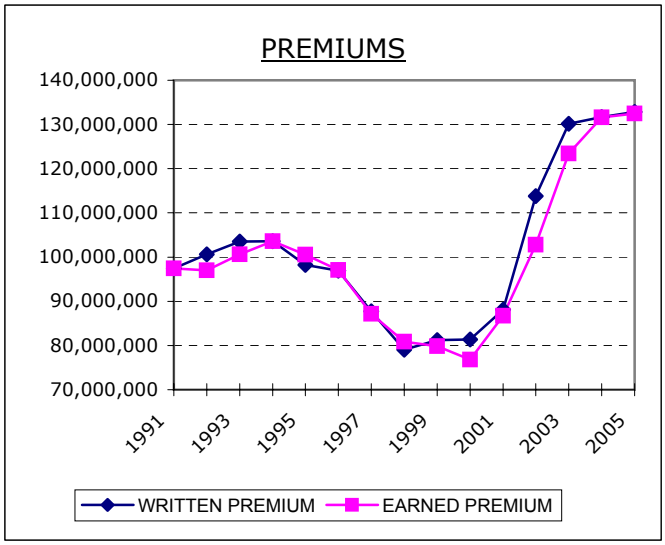


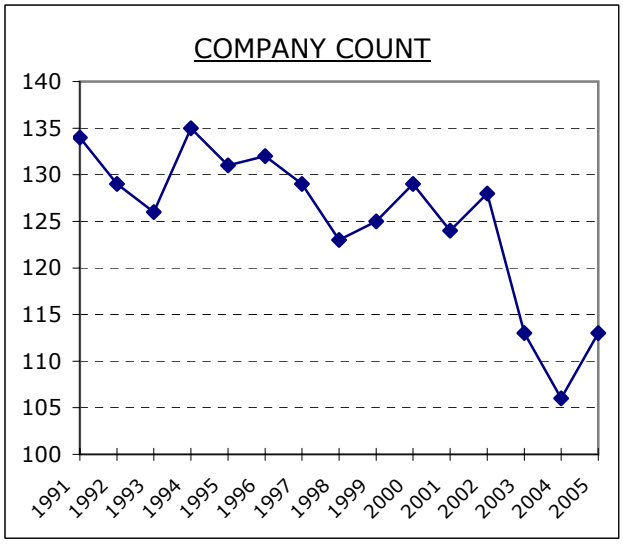


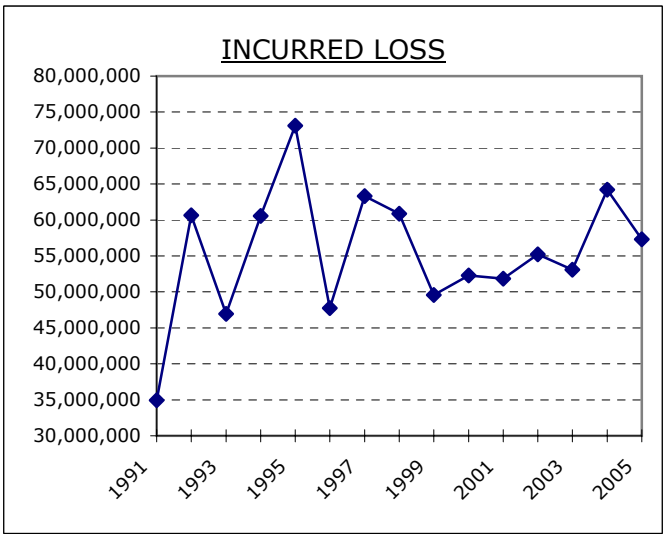
Note: This report includes only companies with written premium greater than zero.

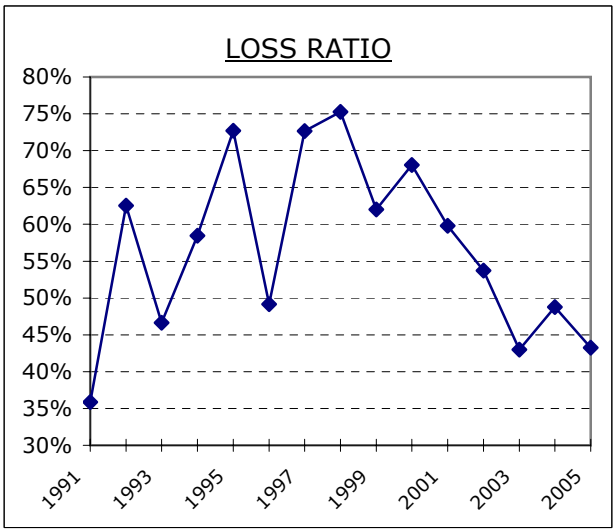
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: FIDELITY [23]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	97,428,675		134	97,441,583	34,927,087	35.84%
1992	100,588,951	3.2%	129	97,003,794	60,650,046	62.52%
1993	103,490,508	2.9%	126	100,636,157	46,950,592	46.65%
1994	103,604,473	0.1%	135	103,608,231	60,542,438	58.43%
1995	98,249,069	-5.2%	131	100,549,622	73,090,112	72.69%
1996	96,948,835	-1.3%	132	97,063,760	47,727,213	49.17%
1997	87,729,907	-9.5%	129	87,157,512	63,323,781	72.65%
1998	79,081,099	-9.9%	123	80,860,659	60,856,266	75.26%
1999	81,248,339	2.7%	125	79,881,038	49,554,646	62.04%
2000	81,372,352	0.2%	129	76,777,163	52,264,618	68.07%
2001	88,063,380	8.2%	124	86,687,723	51,839,040	59.80%
2002	113,804,124	29.2%	128	102,812,597	55,229,126	53.72%
2003	130,185,426	14.4%	113	123,445,298	53,081,472	43.00%
2004	131,705,443	1.2%	106	131,581,655	64,193,580	48.79%
2005	132,829,042	0.9%	113	132,494,432	57,321,454	43.26%





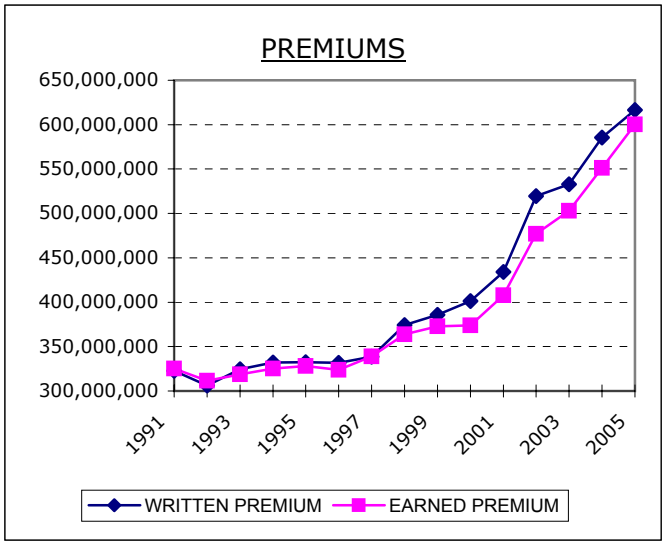


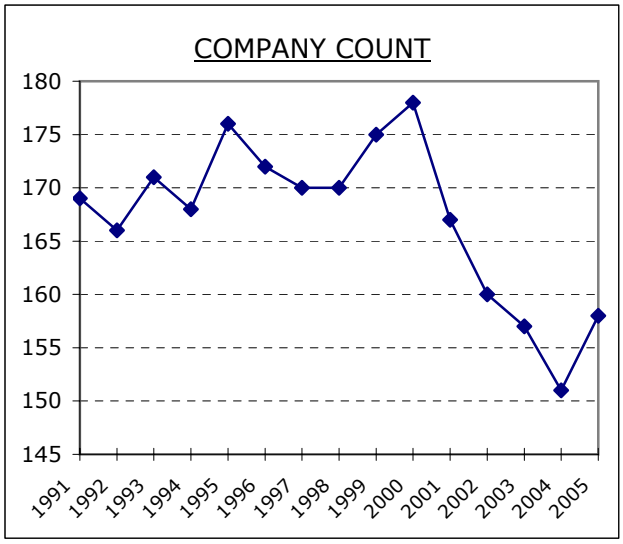


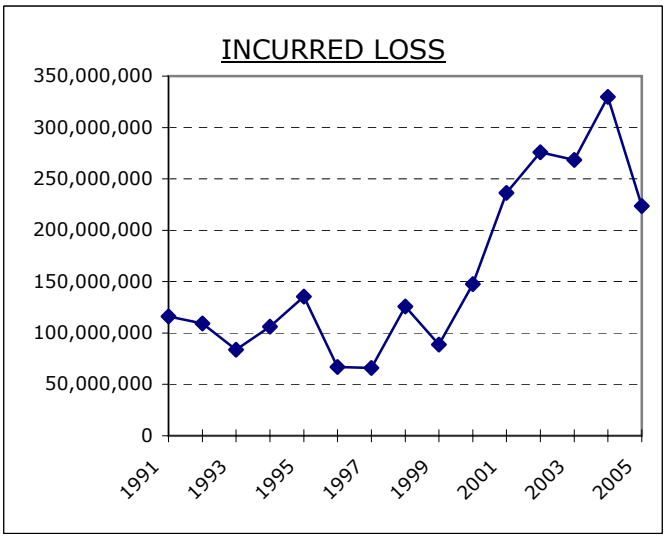
Note: This report includes only companies with written premium greater than zero.

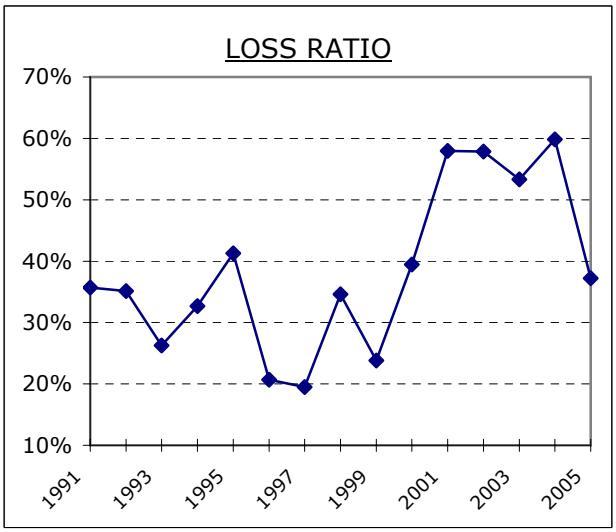
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: SURETY [24]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	322,665,125		169	325,210,942	116,084,650	35.70%
1992	306,274,471	-5.1%	166	311,393,304	109,397,531	35.13%
1993	324,688,687	6.0%	171	318,810,502	83,729,709	26.26%
1994	332,160,203	2.3%	168	325,066,497	106,191,039	32.67%
1995	332,344,889	0.1%	176	327,956,001	135,401,845	41.29%
1996	331,837,437	-0.2%	172	323,790,844	66,947,610	20.68%
1997	338,690,574	2.1%	170	338,853,474	66,083,219	19.50%
1998	374,268,096	10.5%	170	363,664,518	125,878,166	34.61%
1999	385,654,818	3.0%	175	372,868,979	88,711,294	23.79%
2000	401,394,544	4.1%	178	373,905,400	147,539,691	39.46%
2001	434,048,078	8.1%	167	407,879,371	236,316,279	57.94%
2002	519,568,904	19.7%	160	476,915,984	275,792,299	57.83%
2003	532,835,878	2.6%	157	503,081,276	268,301,144	53.33%
2004	585,612,090	9.9%	151	551,090,609	329,742,582	59.83%
2005	616,634,014	5.3%	158	600,357,023	223,542,869	37.23%





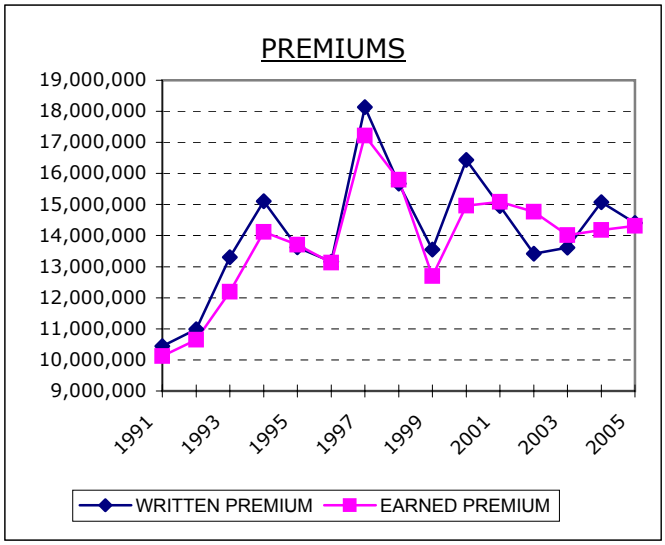


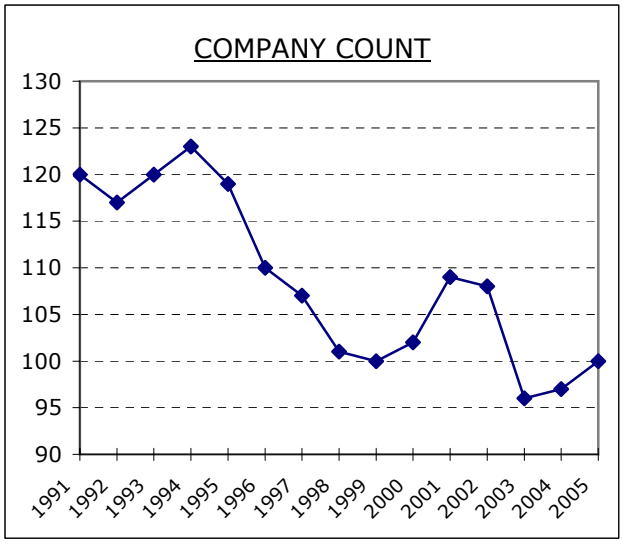


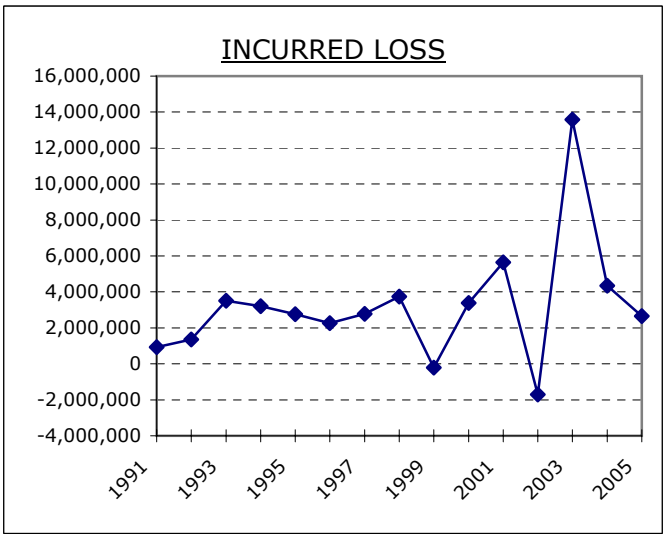
Note: This report includes only companies with written premium greater than zero.

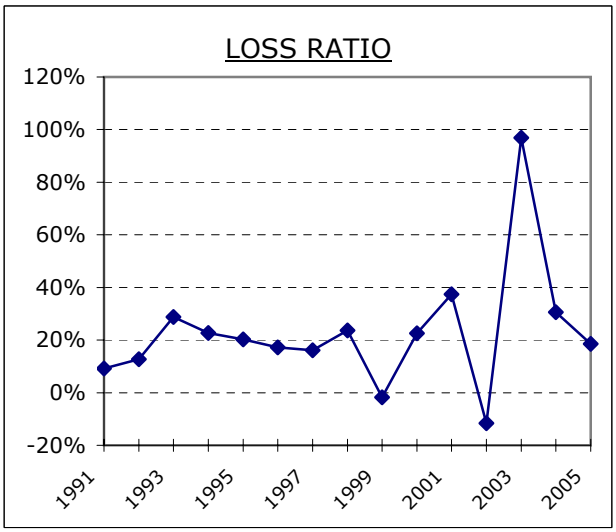
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: BURGLARY & THEFT [26]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	10,442,925		120	10,118,590	934,000	9.23%
1992	10,990,810	5.2%	117	10,651,229	1,349,994	12.67%
1993	13,302,978	21.0%	120	12,192,097	3,508,786	28.78%
1994	15,104,818	13.5%	123	14,121,989	3,201,499	22.67%
1995	13,620,650	-9.8%	119	13,703,221	2,768,558	20.20%
1996	13,164,143	-3.4%	110	13,131,355	2,260,995	17.22%
1997	18,130,151	37.7%	107	17,216,384	2,782,984	16.16%
1998	15,677,919	-13.5%	101	15,795,604	3,731,457	23.62%
1999	13,553,707	-13.5%	100	12,701,383	-215,866	-1.70%
2000	16,430,831	21.2%	102	14,964,263	3,382,614	22.60%
2001	14,952,223	-9.0%	109	15,088,738	5,650,660	37.45%
2002	13,413,024	-10.3%	108	14,770,328	-1,707,492	-11.56%
2003	13,609,397	1.5%	96	14,014,384	13,583,502	96.93%
2004	15,079,132	10.8%	97	14,183,691	4,340,590	30.60%
2005	14,407,859	-4.5%	100	14,315,638	2,656,494	18.56%





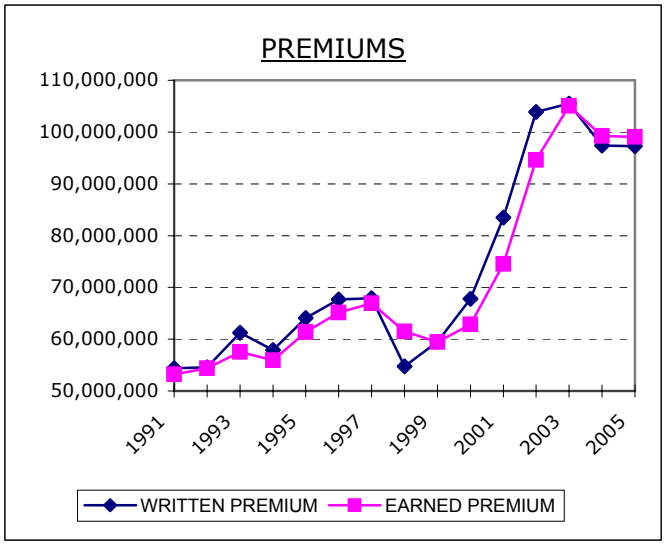


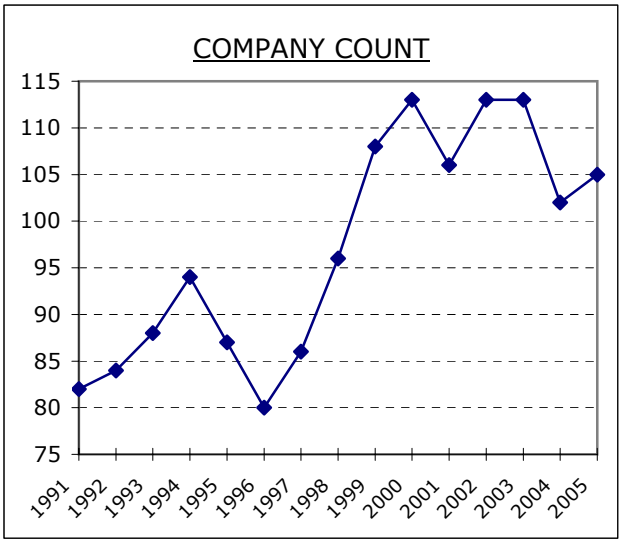


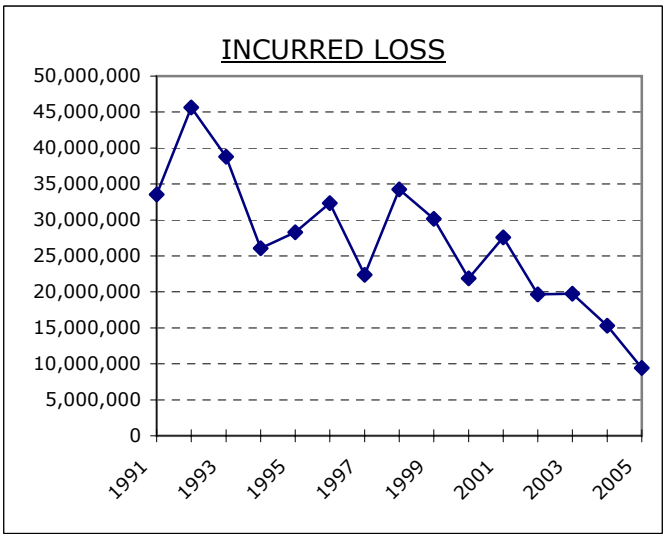
Note: This report includes only companies with written premium greater than zero.

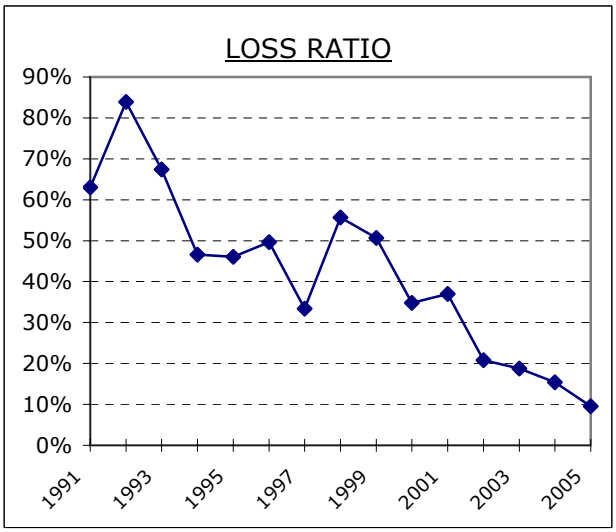
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: BOILER & MACHINERY [27]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	54,393,378		82	53,225,846	33,543,103	63.02%
1992	54,558,434	0.3%	84	54,380,585	45,627,757	83.90%
1993	61,248,754	12.3%	88	57,559,895	38,783,353	67.38%
1994	57,937,256	-5.4%	94	55,922,832	26,059,927	46.60%
1995	64,109,843	10.7%	87	61,391,927	28,279,603	46.06%
1996	67,664,271	5.5%	80	65,145,478	32,321,915	49.61%
1997	67,948,452	0.4%	86	66,932,256	22,370,865	33.42%
1998	54,738,090	-19.4%	96	61,484,009	34,231,919	55.68%
1999	59,507,202	8.7%	108	59,477,264	30,152,539	50.70%
2000	67,777,408	13.9%	113	62,878,823	21,883,121	34.80%
2001	83,510,907	23.2%	106	74,551,809	27,561,887	36.97%
2002	103,907,937	24.4%	113	94,629,638	19,662,999	20.78%
2003	105,512,603	1.5%	113	105,085,482	19,740,681	18.79%
2004	97,364,552	-7.7%	102	99,277,220	15,308,733	15.42%
2005	97,281,077	-0.1%	105	99,081,807	9,423,777	9.51%





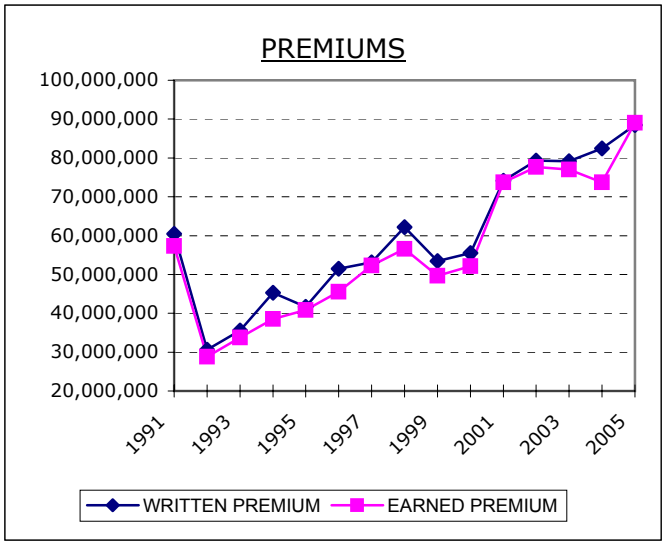


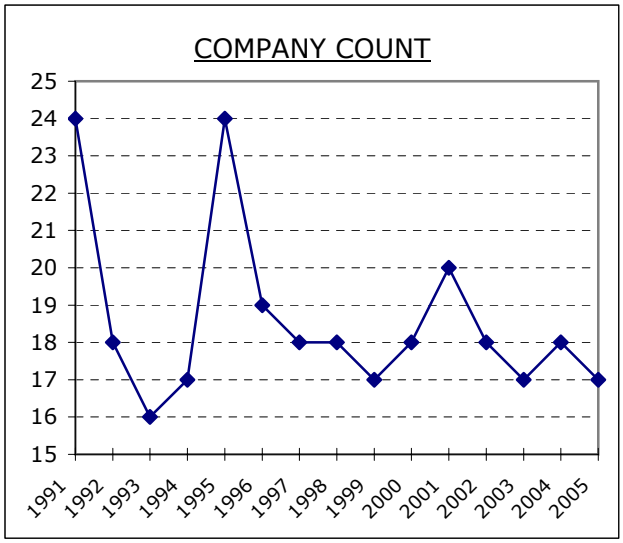


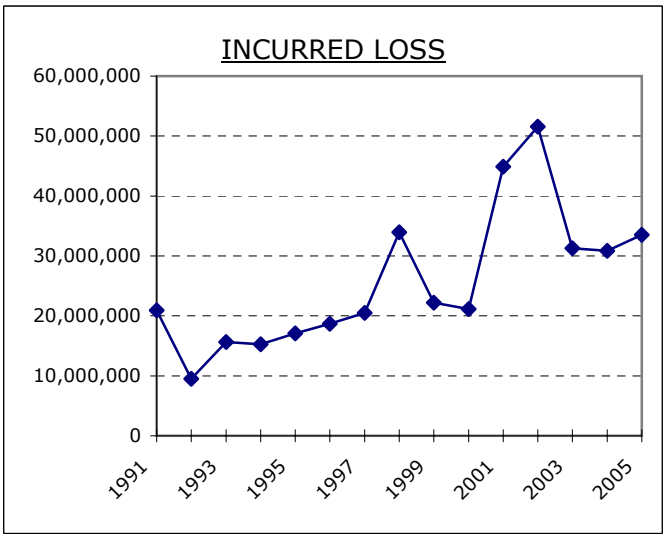
Note: This report includes only companies with written premium greater than zero.

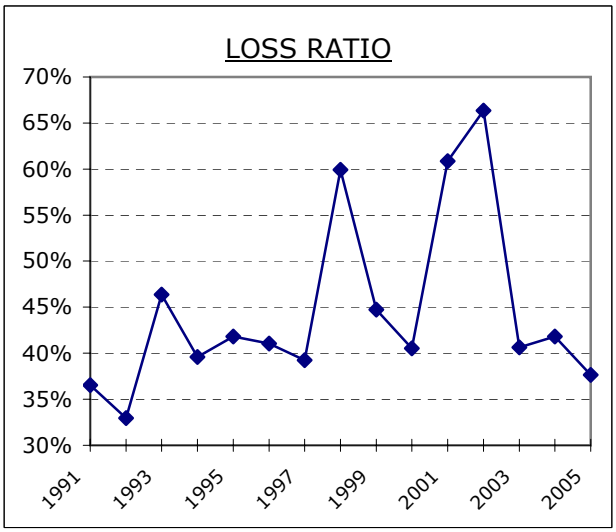
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: CREDIT [28]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	60,430,534		24	57,303,437	20,939,628	36.54%
1992	30,609,207	-49.3%	18	28,800,649	9,489,187	32.95%
1993	35,540,377	16.1%	16	33,742,350	15,641,654	46.36%
1994	45,318,231	27.5%	17	38,527,096	15,248,686	39.58%
1995	41,653,030	-8.1%	24	40,813,230	17,068,574	41.82%
1996	51,504,991	23.7%	19	45,513,517	18,687,529	41.06%
1997	53,107,848	3.1%	18	52,273,776	20,518,474	39.25%
1998	62,146,962	17.0%	18	56,604,869	33,923,776	59.93%
1999	53,460,443	-14.0%	17	49,630,631	22,199,527	44.73%
2000	55,478,503	3.8%	18	52,163,439	21,149,284	40.54%
2001	74,116,972	33.6%	20	73,751,990	44,897,983	60.88%
2002	79,319,261	7.0%	18	77,706,505	51,562,158	66.36%
2003	79,165,941	-0.2%	17	77,023,719	31,300,810	40.64%
2004	82,452,987	4.2%	18	73,748,094	30,847,819	41.83%
2005	88,451,935	7.3%	17	89,074,667	33,526,105	37.64%





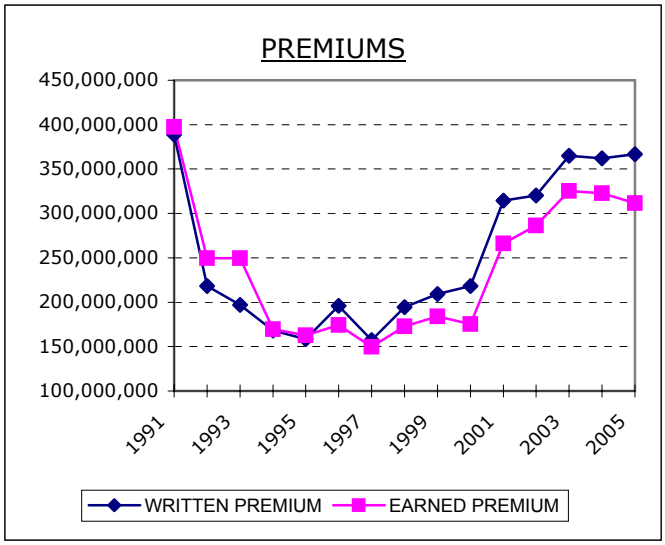


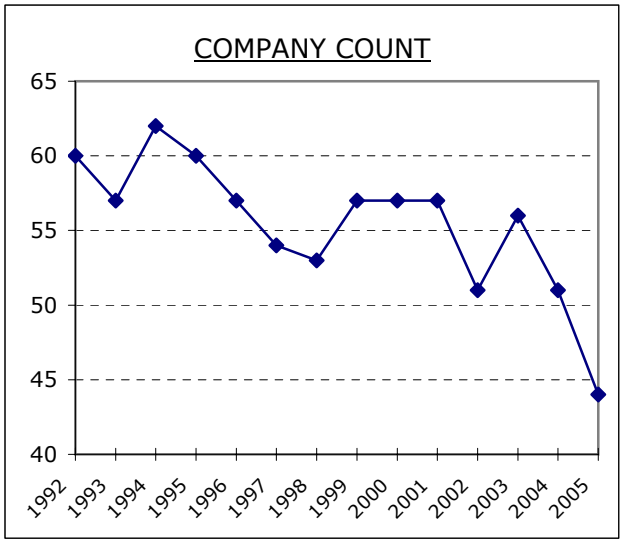


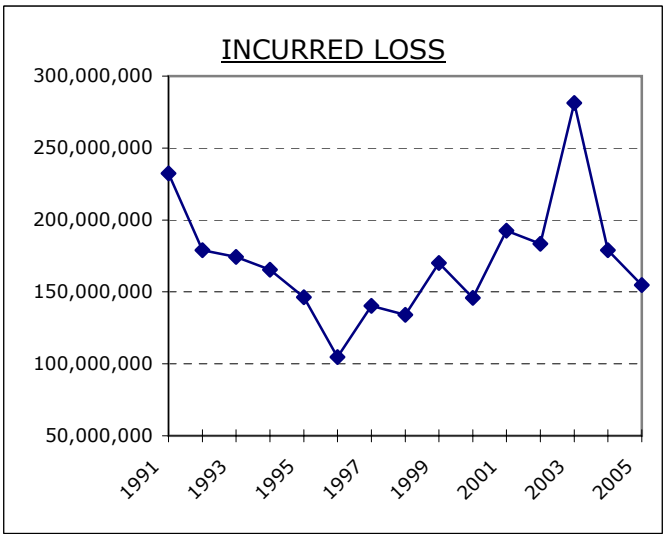
Note: This report includes only companies with written premium greater than zero.

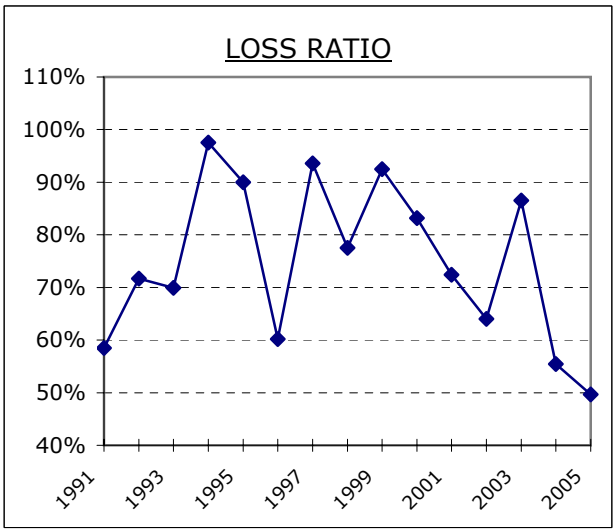
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: AGGREGATE WRITE-INS [33]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	388,854,586		n/a	397,504,298	232,493,190	58.49%
1992	218,394,465	-43.8%	60	249,761,978	179,040,388	71.68%
1993	196,978,074	-9.8%	57	249,480,405	174,425,708	69.92%
1994	168,129,674	-14.6%	62	169,565,924	165,386,378	97.54%
1995	158,222,556	-5.9%	60	162,623,555	146,361,724	90.00%
1996	195,888,565	23.8%	57	174,116,725	104,810,384	60.20%
1997	157,245,464	-19.7%	54	149,858,873	140,213,674	93.56%
1998	194,544,375	23.7%	53	172,985,281	134,080,362	77.51%
1999	209,353,798	7.6%	57	183,980,221	170,160,364	92.49%
2000	218,308,495	4.3%	57	175,324,178	145,836,142	83.18%
2001	314,606,340	44.1%	57	266,114,375	192,670,559	72.40%
2002	320,373,220	1.8%	51	286,412,401	183,381,308	64.03%
2003	364,888,335	13.9%	56	325,213,493	281,342,849	86.51%
2004	361,901,792	-0.8%	51	322,769,969	179,039,662	55.47%
2005	366,856,219	1.4%	44	311,529,031	154,763,665	49.68%





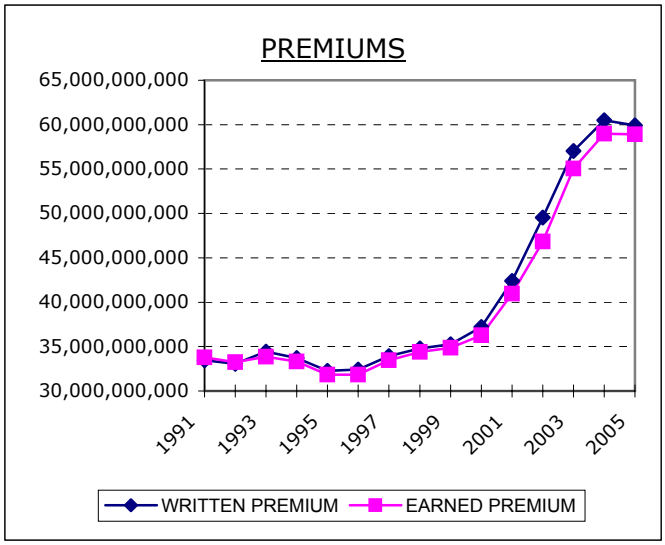


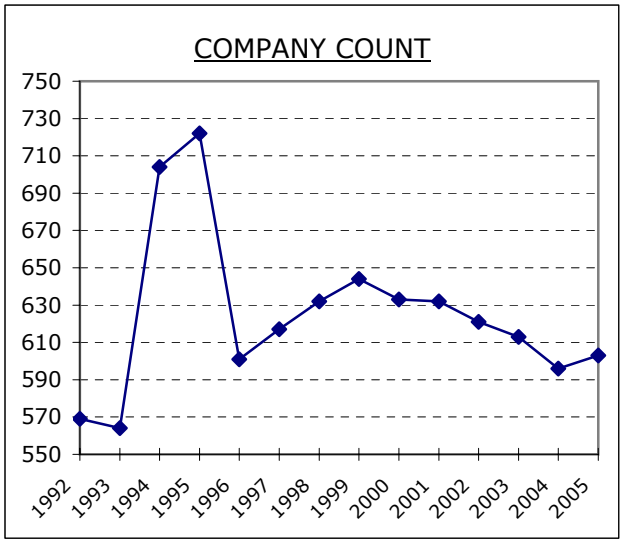


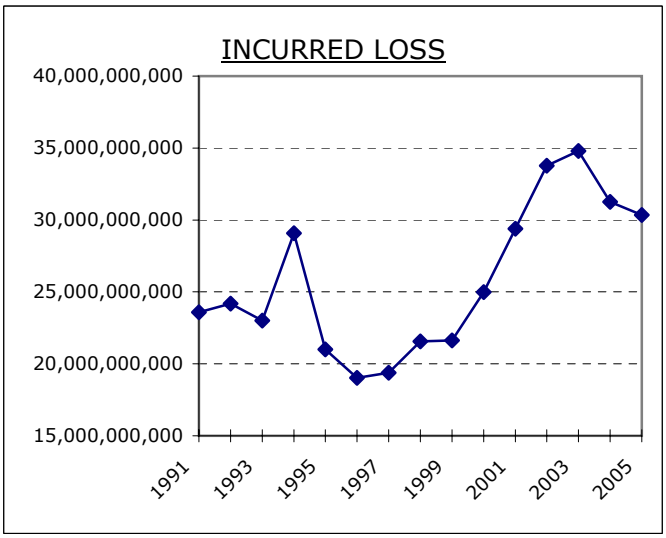
Note: This report includes only companies with written premium greater than zero.

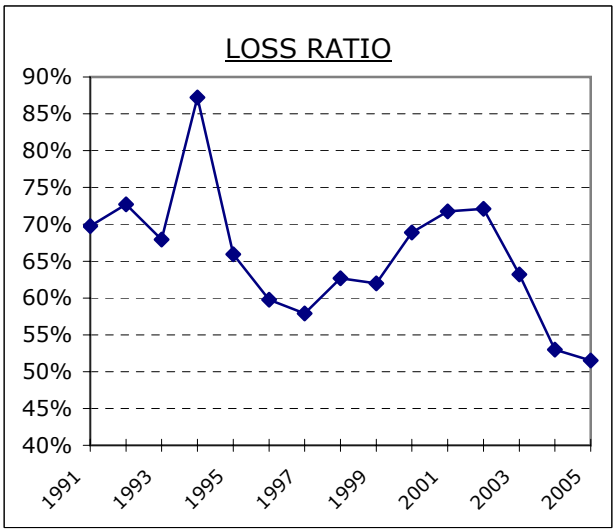
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: TOTAL LINE [34]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	33,455,701,490		n/a	33,790,536,205	23,577,203,168	69.77%
1992	33,077,451,747	-1.1%	569	33,261,223,152	24,186,446,531	72.72%
1993	34,447,699,316	4.1%	564	33,868,756,556	23,007,153,244	67.93%
1994	33,703,125,382	-2.2%	704	33,334,173,374	29,075,539,412	87.22%
1995	32,261,149,311	-4.3%	722	31,852,393,638	20,996,775,149	65.92%
1996	32,409,675,757	0.5%	601	31,846,646,884	19,031,793,073	59.76%
1997	33,941,567,907	4.7%	617	33,450,647,429	19,372,295,524	57.91%
1998	34,811,006,509	2.6%	632	34,387,805,092	21,551,000,109	62.67%
1999	35,280,098,787	1.3%	644	34,880,532,040	21,622,000,948	61.99%
2000	37,207,584,274	5.5%	633	36,278,034,266	24,994,560,773	68.90%
2001	42,387,775,199	13.9%	632	40,942,536,624	29,381,589,588	71.76%
2002	49,531,134,253	16.9%	621	46,835,606,785	33,776,460,793	72.12%
2003	57,027,056,134	15.1%	613	55,042,030,223	34,792,170,020	63.21%
2004	60,501,660,452	6.1%	596	58,965,883,741	31,257,496,185	53.01%
2005	59,907,385,740	-1.0%	603	58,921,290,324	30,355,962,573	51.52%





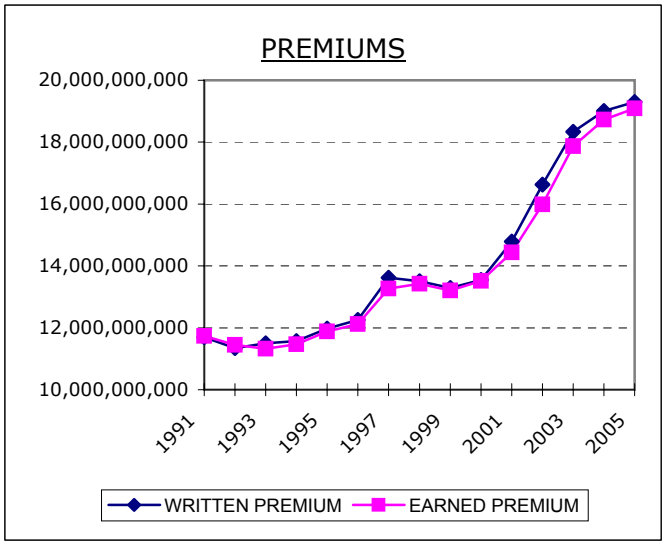


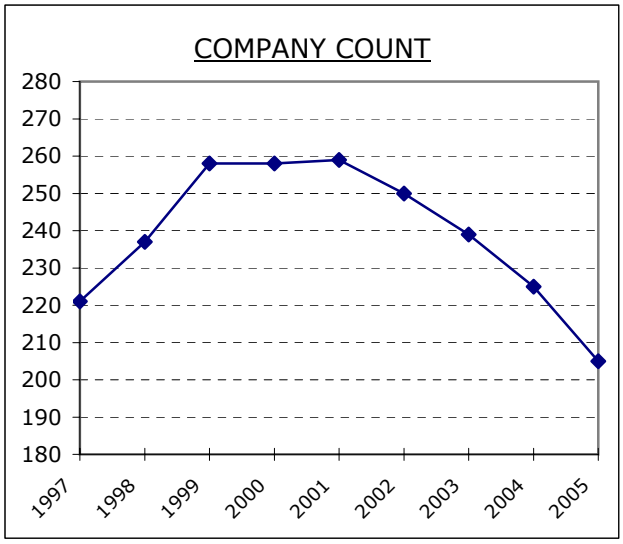


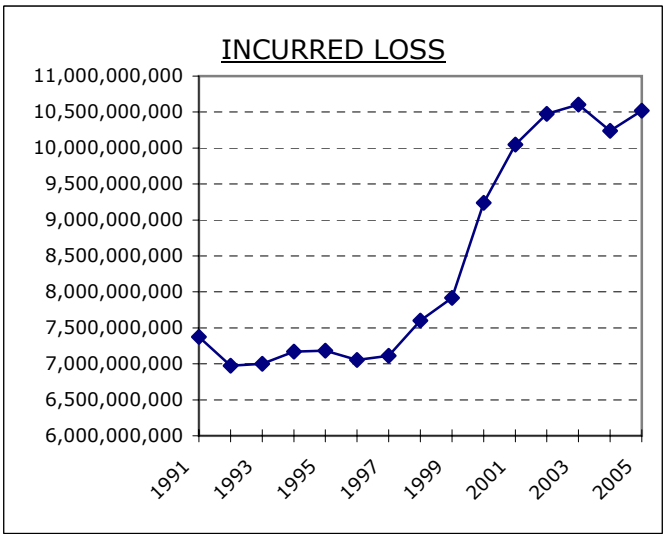
Note: This report includes only companies with written premium greater than zero.

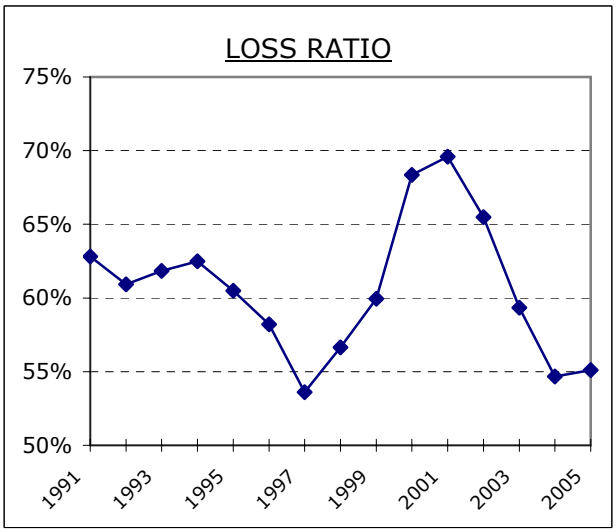
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: Combined PPAL & PPAPD [19.2 + 21.1]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	11,694,287,713		n/a	11,740,261,664	7,373,582,367	62.81%
1992	11,343,713,090	-3.0%	n/a	11,451,815,716	6,976,198,061	60.92%
1993	11,496,595,385	1.3%	n/a	11,324,887,167	7,002,319,577	61.83%
1994	11,568,695,204	0.6%	n/a	11,473,505,719	7,170,829,324	62.50%
1995	11,978,676,549	3.5%	n/a	11,877,362,483	7,184,566,206	60.49%
1996	12,250,413,828	2.3%	n/a	12,119,141,752	7,053,858,305	58.20%
1997	13,615,688,959	11.1%	221	13,265,778,953	7,112,596,909	53.62%
1998	13,508,147,118	-0.8%	237	13,418,744,805	7,601,504,117	56.65%
1999	13,289,823,810	-1.6%	258	13,205,582,447	7,916,374,423	59.95%
2000	13,544,111,253	1.9%	258	13,514,678,863	9,239,128,986	68.36%
2001	14,791,009,605	9.2%	259	14,438,700,324	10,046,878,857	69.58%
2002	16,625,260,011	12.4%	250	15,992,353,542	10,472,875,015	65.49%
2003	18,331,998,932	10.3%	239	17,872,257,608	10,604,871,112	59.34%
2004	19,007,213,965	3.7%	225	18,726,403,449	10,238,322,336	54.67%
2005	19,297,822,875	1.5%	205	19,088,257,583	10,519,977,815	55.11%









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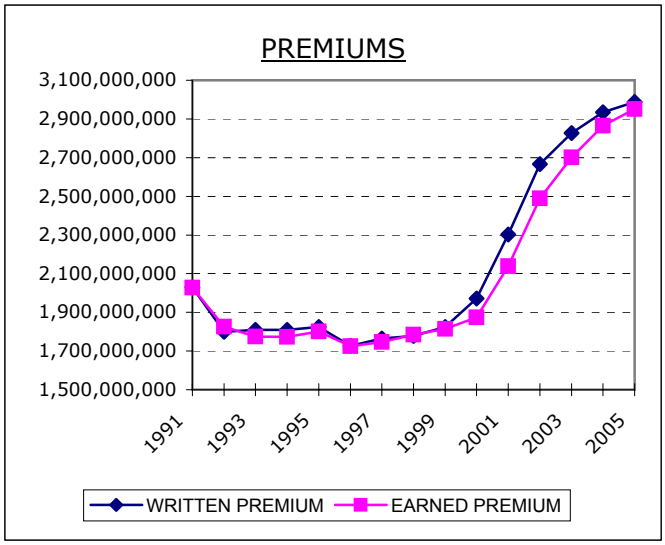
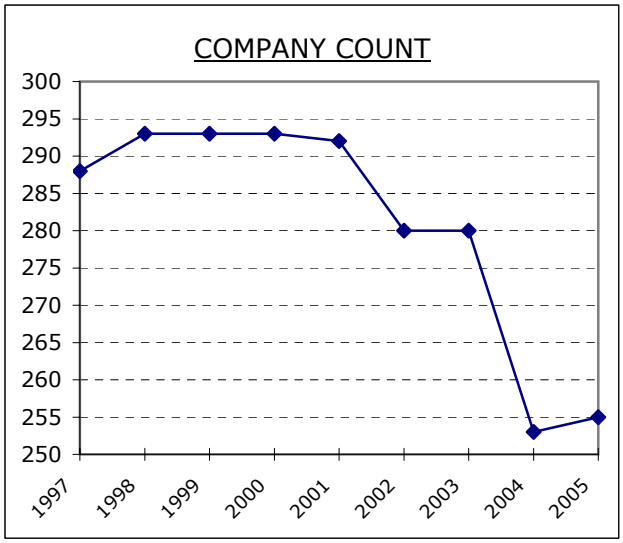
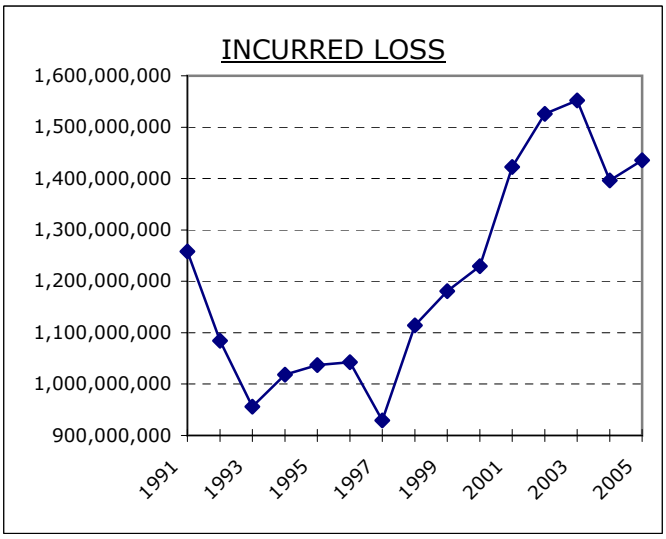
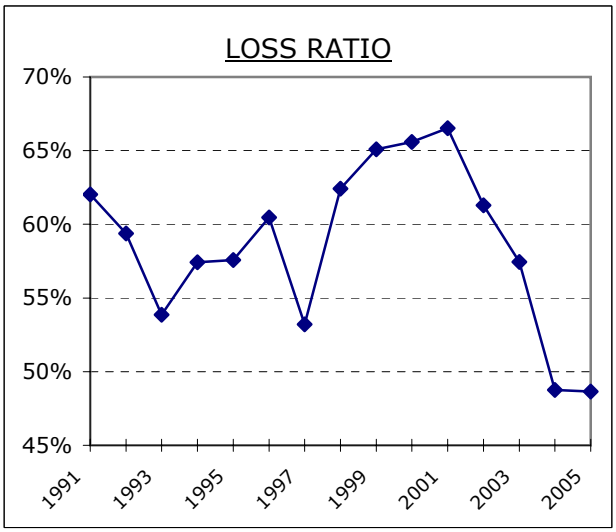
1991-2005 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS
Line of Business: Combined CAL & CAPD [19.4 + 21.2]

	WRITTEN PREMIUM	% Chg.	Co.Count	EARNED PREMIUM	INCURRED LOSS	LOSS RATIO
1991	2,029,818,447		n/a	2,028,010,765	1,258,022,453	62.03%
1992	1,799,092,486	-11.4%	n/a	1,826,434,756	1,084,573,609	59.38%
1993	1,808,795,425	0.5%	n/a	1,774,951,003	955,912,839	53.86%
1994	1,809,362,496	0.0%	n/a	1,773,752,080	1,018,401,854	57.42%
1995	1,824,668,804	0.8%	n/a	1,800,368,407	1,036,761,987	57.59%
1996	1,727,126,754	-5.3%	n/a	1,724,555,511	1,042,828,278	60.47%
1997	1,764,903,027	2.2%	288	1,746,227,601	929,058,004	53.20%
1998	1,778,157,119	0.8%	293	1,785,114,913	1,114,244,749	62.42%
1999	1,824,602,008	2.6%	293	1,814,168,958	1,181,020,251	65.10%
2000	1,971,261,533	8.0%	293	1,874,401,968	1,229,428,179	65.59%
2001	2,302,736,740	16.8%	292	2,138,068,542	1,422,555,896	66.53%
2002	2,667,314,254	15.8%	280	2,489,889,073	1,526,090,674	61.29%
2003	2,827,430,021	6.0%	280	2,701,988,494	1,551,944,408	57.44%
2004	2,934,600,806	3.8%	253	2,864,268,748	1,396,419,130	48.75%
2005	2,987,405,164	1.8%	255	2,950,866,047	1,435,459,235	48.65%









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